



A Department of Education Servicer

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

March 22, 2024

ACCT NUMBER: [REDACTED] 4504

M [REDACTED] G [REDACTED]

We have reviewed your request for Public Service Loan Forgiveness (PSLF).

Thank you for submitting your *Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application (PSLF Form)* or *Certification of Military Service*. Please refer to the information below regarding our review.

If you used the [PSLF Help Tool](#) to digitally sign and submit your form, you can check the progress on this determination by logging in to your account at [StudentAid.gov](#) with your FSA ID and viewing your "Status Center" updates.

You may receive more than one communication from us.

- If you submitted more than one PSLF form for different employers or employment periods, we may respond separately to each form. When approved, watch for changes to your qualifying payment count included in each letter and online at [MOHELA.com](#)
- If your employer was not consistently operating as a not-for-profit organization during the certification period on your PSLF form, we will respond and confirm the periods of time when they were eligible and ineligible for PSLF.
- If you have an employer whose PSLF eligibility has not yet been determined, you'll receive a separate notification when the review and determination is complete.

We have updated your account with the confirmed qualifying employment periods based on the employment information listed below. If you have submitted additional PSLF forms, we will respond separately for each form and continue to track your progress toward PSLF and TEPSLF. The following chart details your progression toward PSLF so far.

If you have not yet met the employment qualifications or have not made 120 qualifying payments, please continue to submit certification of employment annually and each time you change employers. We will continue to track your eligibility for PSLF and TEPSLF as we receive updated PSLF forms.

If you have met the qualifications and your PSLF Qualifying Payments (Total) is 120 or more, a final review of your account will be conducted in order to process forgiveness, which will take at least 90 business days. You will be notified of the results of your forgiveness request once the final review of your account is complete.

Important Information if You Made all 120 Required Qualifying Payments:

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P 888.866.4352 F 866.222.7060 TDD Dial 711 7A-8P M, 7A-7P T-W, 7A-5P Th-F CT [mohela.com](#)

[fb.com/MOHELA.usa](#) [@MOHELA](#) 633 Spirit Drive Chesterfield, MO 63005-1243

- If you requested a forbearance on Page 1 of the *Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application*, no action is required by you, including the need to make payments, at this time.
- If you have not requested a forbearance, and your loans are currently due for payment, please continue to make payments on your loans until you have received forgiveness on your loan(s). If you receive forgiveness on your loan(s), any payments made after your 120th qualifying payment will be refunded to you or, if you have any other loans with an outstanding balance being serviced by MOHELA, the payments will be reapplied to those loans.
- You can log in to your account at mohela.com to verify your forbearance status. You may also use the [PSLF Payment Tracker](#) to view adjustments made to your account.
- You can contact MOHELA at any time to change your forbearance preference.

PSLF Qualifying Payment Details

Loan Sequence	Disbursement Date	Loan Program	PSLF Eligible Payments	PSLF Qualifying Payments (Total) [†]	PSLF Qualifying Payments (Remaining) [†]	Estimated Eligibility Date for PSLF
1	08/24/2016	DLSCNS	127	119	1	N/A ^{††}
2	08/24/2016	DLUCNS	127	119	1	N/A ^{††}

[†] 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.

^{††} 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.

How can I find out how many qualifying payments I have made online? At any time, you can view the number of qualifying payments counted toward forgiveness by signing in to mohela.com. You can find your payment count information in the menu under "PSLF" by selecting "Payment Tracking."

TEPSLF Candidates: We will send you separate correspondence with additional details, if you are eligible for reconsideration under TEPSLF.

Good to Know! The charts above display the total number of eligible and qualifying payments you have made (out of the required 120) on your eligible loans for PSLF and TEPSLF including any periods currently assessed as eligible or qualifying under the Limited PSLF Waiver for PSLF forms already processed.

If you recently consolidated your loans, your count of eligible and qualifying payments may temporarily reset to zero, but that will be further adjusted as we continue to process updates to your account under the Limited PSLF Waiver.

If this chart does not include expected updates to your payment counts, it may be because we have not yet processed your PSLF Form. Once complete, we will generate an updated notice if your payment counts change with additional periods of certified employment. For more details regarding your payments made toward both PSLF and TEPSLF, please visit us on the web at mohela.com.

Employment Information

Employer Name	Approved Employment Begin Date	Approved Employment End Date
SOUTHWEST INDEPENDENT SCHOOL DISTRICT	10/13/2013	06/05/2014
CARRIZO SPRINGS ISD	08/18/2014	06/05/2015

Employer Name	Approved Employment Begin Date	Approved Employment End Date
HONDO ISD	08/14/2015	06/02/2017
SOUTHWEST ISD	09/21/2017	07/19/2018
SOUTHWEST INDEPENDENT SCHOOL DISTRICT	09/21/2017	04/05/2022
SOUTHWEST INDEPENDENT SCHOOL DISTRICT	04/06/2022	04/25/2023
SOUTHWEST INDEPENDENT SCHOOL DISTRICT	04/26/2023	02/21/2024

Note: This chart displays the periods of eligible employment approved to date. If the dates of employment that you submitted on the form differ from those listed above, it may be due to an employer that did not consistently operate as a not-for-profit organization during the certification period on your PSLF Form, overlapping employment periods, dates certified into the future, or periods of employment on or before October 1, 2007 (which do not qualify for PSLF or TEPSLF). You may access your online account at mohela.com for specific details regarding your loans and payments.

If you have any U.S. Department of Education (ED) owned student loans that are not already serviced by MOHELA, we will contact your current servicers to request a transfer of all of your loans to MOHELA. This transfer will allow you to manage all of your loans in one location and closely track your progression toward PSLF and TEPSLF. Please allow a few weeks for the entire transfer process to be completed.

Qualifying Payment Tracking for Public Service Loan Forgiveness

Keeping track of your progression toward PSLF or TEPSLF is easy.

- Log in to your account at mohela.com
- Check your monthly bill
- Review the communication that we send you each time you submit a new PSLF Form

We will update your qualifying payment count each time you submit new certified employment if you made additional qualifying payments during the new certified employment period. We recommend that you submit a *Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application* (PSLF Form) annually. When it is time to certify your employment, the fastest way to complete and submit the PSLF Form is by using the [PSLF Help Tool](#). You can log in to the [PSLF Help Tool](#) with your FSA ID at StudentAid.gov/PSLF.

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

Visit mohela.com for the *Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application* (PSLF Form) and more information on the program. You can also contact our PSLF loan counselors at the number provided.

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

If you have questions about the qualifying payment count provided above or wish to file a complaint, submit a request to the U.S. Department of Education (ED) through the Feedback Center at Studentaid.gov/feedback-center/ or at 1-800-433-3243 or contact the Federal Student Aid Ombudsman Group at Studentaid.gov/feedback-ombudsman/disputes/prepare or at 1-877-557-2575.

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 program, please visit StudentAid.gov/publicservice.

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

California residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877-FTC-HELP or www.ftc.gov.

Massachusetts residents: If you are struggling with your student loans, please visit www.mass.gov/ago/studentloans to get help from the Ombudsman's Student Loan Assistance Unit.