



CCU Employees:

If you are employed by a government or not-for-profit organization such as Coastal Carolina University, you may qualify for loan forgiveness under the Public Service Loan Forgiveness (PSLF) Program administered through the U.S. Department of Education. The PSLF Program was established to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance due on your William D. Ford Federal Direct Loan Program (Direct Loan Program) loans after you have made 120 qualifying payments on those loans while employed full-time by certain public service employers.

## **About the PSLF Program/Waiver**

On October 6, 2021, the US Department of Education implemented a Limited Public Service Loan Forgiveness (PSLF) Waiver to count all prior payments made by student borrowers towards PSLF, regardless of loan program. This temporary opportunity will give student borrowers credit for prior loan payments they made that would not otherwise count toward PSLF. Any prior payments made while working for a qualifying employer will count as a qualifying payment, regardless of loan type or repayment plan. This Limited PSLF Waiver will apply to borrowers with Direct Loans, those who have already consolidated into the Direct Loan Program, and those with other types of federal student loans who submit a consolidation application into the Direct Loan Program while the waiver is in effect. The waiver applies to loans taken out by students. The waiver will run through October 31, 2022. Borrowers who need to consolidate will have to submit a consolidation application by that date.

## **How to Apply for the PSLF Program/Waiver**

Borrowers will need to submit a PSLF form—the single application used for a review of employment certification, payment counts, and processing of forgiveness—on or before October 31, 2022 to have previously ineligible payments counted. The US Department of Education recommends borrowers take this action through the online PSLF Help Tool, which is available at <https://StudentAid.gov/PSLF>.

## **How can CCU Human Resources assist you?**

CCU's Office of Human Resources and Equal Opportunity (HREO) will complete sections 3 & 4 (Page 2) of the Public Student Loan Forgiveness Employment Certification Form, which is part of the loan forgiveness application accepted by the Department of Education after October 2017.

CCU employees may submit the document for HREO completion one of the following ways:

- Hand-deliver the form to HREO's front desk (95 University Boulevard).
- Submit an HREO ticket through the University's KACE ticketing system. Click [here](#) for instructions on how to access the HREO's ticketing system.
- Fax the form to HREO at 843-347-7610.
- Route the form to HREO through campus mail. Mark "Confidential" on the envelope when mailing.

Please allow approximately 2–3 days for HREO to complete sections 3 & 4 on the PSLF form. The form will be returned directly to the employee. It is the employee's responsibility to file all documents for student loan forgiveness as instructed by the US Department of Education. ***HREO is unable answer questions related to the PSLF program, as this office does not administer or make any decisions on student loan debt forgiveness. CCU's Financial Aid & Scholarships – Information on Loan Repayment can be found by clicking on the link below.***

## Resources

[US Department of Education Public Service Loan Forgiveness Fact Sheet](#)

[Department of Education Student Loan Forgiveness Website](#)

[CCU's Financial Aid & Scholarships – Information on Loan Repayment](#)

[National Student Loan Data System](#) (to determine the type of federal student loan you have)

HREO would like to extend a special thank you to CCU's Office of Financial Aid & Scholarships for highlighting this special waiver program and providing beneficial resources.