

Dear Federal Student Loan Borrower:

Thank you for your interest in the Direct Loan Public Service Loan Forgiveness (PSLF) Program. The PSLF Program was established by Congress with the passage of the College Cost Reduction and Access Act of 2007, and was created to encourage individuals to enter lower-paying but vitally important public sector jobs such as military service, law enforcement, public education, and public health professions. The PSLF Program allows eligible borrowers to qualify for forgiveness of the remaining balance of their William D. Ford Federal Direct Loan (Direct Loan) Program loans after they have served full time at a public service organization for at least 10 years, while making 120 qualifying payments.

This letter provides important information about what is required to participate in the PSLF Program. To better assist you, the Utah Labor Commission is providing information and resources to Utah public employees in an effort to promote the PSLF. The information made available through the Labor Commission's website will provide materials and other resources regarding the PSLF program, including the PSLF application and the employment certification form that allows you to track periods of eligible employment and eligible loan payments. In addition, these materials will assist you in determining if your employment, your particular student loan and your loan payments will qualify for loan forgiveness now or in the future.

To qualify for PSLF, you must meet the following criteria:

- work for a government agency or for certain types of nonprofit organizations;
- work full-time for that agency or organization;
- have Direct Loans (or consolidate other federal students loans to qualify);
- repay your loans on an income-driven repayment plan; and
- make 120 qualifying payments.

More information detailing what is required to apply for PSLF or to assist you in determining your eligibility for PSLF is available at

<https://laborcommission.utah.gov/divisions/AntidiscriminationAndLabor/index.html> and <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation>. You may also utilize the PSLF Help Tool that may be accessed at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation> and at <https://studentloans.gov/myDirectLoan/pslfFlow.action#!/pslf/launch>. In addition, it is recommended that you contact your student loan servicer for additional information regarding the loan forgiveness program.