
Q: What is the Public Service Loan Forgiveness Program?

A: The Federal PSLF is a loan forgiveness program for those employed by the government, municipalities, or not-for-profit organizations, and who have federal loans. If eligible, it forgives the remaining balance of your Direct loans. Several factors are considered when it comes to an employee's eligibility for loan forgiveness through this federal program offering. Those factors include:

- Employee must work full-time for a qualified employer
- Employee must be on an income-driven repayment plan
- Employee's loans must be Direct Loans (as opposed to private loans)
- Employee must have made 120 qualifying payments (10 years)

Q: I am a current employee and filled out paperwork from the Dept. of Education site regarding PSLF. Can someone from the University of Pennsylvania sign this for me?

A: We are happy to sign your paperwork, certifying your employment, but also want to make sure you are aware of some key information pertaining to PSLF. There is a 10-year period of full-time nonprofit employment required to be eligible for federal student loan repayment. If you have prior full-time work experience with another nonprofit organization before joining the University of Pennsylvania that time could also potentially be applied to the 10-year government qualification.

Given the complexities of the program, Penn has partnered with PeopleJoy, a PSLF administrator, who can help employees navigate this process. We encourage you to explore their offering by visiting upenn.peoplejoy.com and completing a consultation which is free to you as a University of Pennsylvania employee.

Q: I am a former employee and filled out paperwork from the Dept. of Education site regarding PSLF. Can someone from the University of Pennsylvania sign this for me?

A: We are happy to sign your paperwork, certifying your employment, but also want to make sure you are aware of some key information pertaining to PSLF. There is a 10-year period of full-time nonprofit employment required to be eligible for federal student loan repayment. If you have prior full-time work experience with another nonprofit organization before joining Penn, that time could also be applied to the 10-year government qualification.

Your time employed by the University of Pennsylvania goes towards your qualification for PSLF.

Q: Who do I contact at Penn to get someone to sign my paperwork, certifying my employment?

A: Contact the Solution Center at 215.898.7372 or email hcmsolutioncenter@upenn.edu.

Q: I am planning to apply for student loan forgiveness, how do I begin?

A: Public Service Loan Forgiveness is a federal program offered and managed by the U.S. Department of Education. In recognition of the fact that applying for student loan forgiveness is complex, the University of Pennsylvania has engaged with PeopleJoy, a student loan assistance provider, to help our employees navigate this process. We would encourage you to reach out to PeopleJoy for a consultation in order to tap into their expertise. After that, you can determine whether to work with PeopleJoy on an ongoing basis for assistance with your student loan forgiveness application and certification process. You can access PeopleJoy's Penn-specific landing page at upenn.peoplejoy.com. If for any reason you prefer not to work through an outside administrator, you can access information online at the Department of

Education's [Federal Student Aid](#) site, where there are forms available for you to begin the process independently.

Q: I worked for a non-profit prior to my employment with the University of Pennsylvania. Do my previous years of non-profit experience “count” towards my 10-year qualification period?

A: The federal Public Service Loan Forgiveness program has several specific requirements for eligibility, including 10 full years of full-time non-profit employment. While your non-profit years do not need to be consecutive, they do need to be certified to verify that your employment was full-time and for an eligible employer, in addition to meeting the other requirements of the program.

Given the complexities of the program, Penn has partnered with PeopleJoy, a PSLF administrator, who can help employees navigate this process. We encourage you to explore their offering by visiting upenn.peoplejoy.com and completing a consultation which is free to you as an employee. If for any reason you prefer not to work through an outside administrator, you can access information online at the Department of Education's [Federal Student Aid](#) site, where there are forms available for you to begin the process independently.

Q: I want to use PeopleJoy's services. Will I have to pay for that, or will the University of Pennsylvania cover the cost?

A: As part of our PeopleJoy partnership, the University of Pennsylvania is covering the cost for employees.

Q: I started using PeopleJoy's services recently to handle my PSLF application process, but just accepted a new job and will be leaving the University of Pennsylvania. What happens to my PeopleJoy account?

A: If you are no longer a Penn employee and move to a new employer who does not also utilize PeopleJoy, your account will be deactivated after Penn provides a final employment certification.

Q: Why is the University of Pennsylvania recommending a company called PeopleJoy for PSLF? Can I use a different company that I found online or just do the application myself?

A: The University of Pennsylvania has established a partnership with PeopleJoy, meaning that we have assessed their services to be a strong fit for our employees' needs when it comes to PSLF. You are welcome to work with PeopleJoy, or any other administrator you choose, if you decide to apply for PSLF.

As a reminder, PSLF is a federal program and is not directly related to Penn's employee benefits offerings. In recognition of the complexities of PSLF and PeopleJoy's track record of success, the University of Pennsylvania sought a partner who could work with employees on the application and ongoing maintenance of their PSLF application, which has a 10-year qualification period. This is offered as a free service.

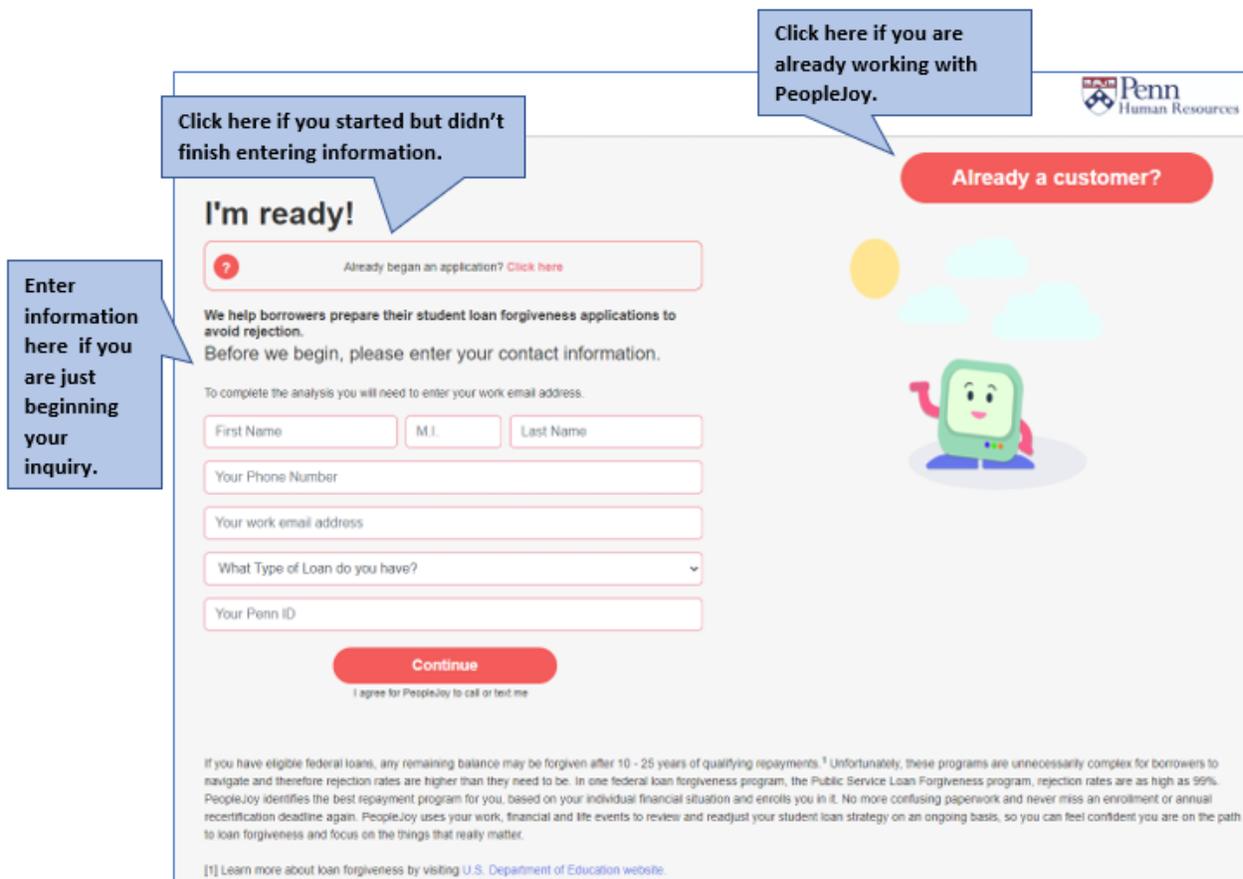
Q: Can the University of Pennsylvania answer questions about the specifics of my loan structure, application or PSLF process?

A: The University of Pennsylvania is not able to offer financial advice, and therefore cannot answer questions about the specifics of your loan structure, application, or PSLF process. We are pleased to

refer you to PeopleJoy, an expert in Public Service Loan Forgiveness, and a trusted partner of Penn to assist with your inquiry. You can visit PeopleJoy at upenn.peoplejoy.com or email your question to support@peoplejoy.co and they will be able to work with you. Should you choose not to engage with PeopleJoy, we recommend you reach out to your loan servicer with any questions.

Q. I signed onto the upenn.peoplejoy.com website. How do I begin?

A. This screenshot of the landing page shows where to begin if you: started but didn't finish entering information, already entered information, or are just starting to inquire.



The screenshot shows the PeopleJoy landing page with the following elements and callouts:

- Callout 1:** "Click here if you started but didn't finish entering information." points to a red button labeled "Already a customer?".
- Callout 2:** "Click here if you are already working with PeopleJoy." points to a red button labeled "Continue".
- Callout 3:** "Enter information here if you are just beginning your inquiry." points to the main form area.

The form itself includes the following fields and text:

- Header: "I'm ready!"
- Text: "We help borrowers prepare their student loan forgiveness applications to avoid rejection. Before we begin, please enter your contact information." and "To complete the analysis you will need to enter your work email address."
- Form fields: "First Name", "M.I.", "Last Name", "Your Phone Number", "Your work email address", "What Type of Loan do you have?", "Your Penn ID".
- Buttons: "Continue" and "Already a customer?".
- Footer: "I agree for PeopleJoy to call or text me" and a disclaimer about loan forgiveness.

Q. Where can I find out more about the Federal PSLF program?

A. You may find detailed information at this website: studentaid.gov.

Q. I have a question on the PSLF service PeopleJoy is offering. How do I contact them?

A. You can contact them at support@peoplejoy.co.