

FAQs for Public Service Loan Forgiveness for Contractors

Effective: December 6, 2024

PURPOSE

The Frequently Asked Questions (FAQs) for Public Loan Forgiveness (PSLF) for Contractors is a resource for common questions that the Oregon Public Defense Commission (OPDC) receives from attorneys and vendors.

The OPDC Certification of PSLF applications is a new program as of October 1, 2024. The agency has reviewed multiple requests from Contractors, and the unique circumstances for how to determine eligibility. We are completing our due diligence to confirm the Contractor meets the federal definition of full-time employment to meet the requirement to be eligible for OPDC to certify their PSLF application. We will continue to monitor the questions received with this program and update FAQs. If your question is not in our FAQs, then please submit your question to: Policy@opdc.state.or.us

An approval from OPDC does not guarantee that the federal government will approve the PSLF application, as it is not yet clear how the federal government will interpret and apply the new rule.

FAQS

Is the PSLF Certification Policy retroactive? Yes, the policy is retroactive, and we will certify applicants if they meet the federal definition of full time, both in the past and prospectively.

I am an Investigator, will OPDC certify my PSLF application? Currently, we believe the answer is, yes. OPDC will certify the PSLF application if we are able to verify that the Investigator meets the definition of full time as outlined in our policy. It is up to the federal government to determine if you will qualify for federal student loan forgiveness.

I have worked for two different Contract Administrators. Do I need to complete two OPDC PSLF Certification for Contractors Forms? Yes, an OPDC PSLF Certification for Contractors Form will need to be completed for each Contract Administrator and/or employer that you have worked for.

I have completed work hours for public defense through other agencies and/or boards, is OPDC able to certify those hours? No, OPDC can only certify hours that are completed through contracts with OPDC. You will need to contact the other agencies and/or boards to request if they are able to certify your employment hours.

The firm that I previously worked for no longer exists. Who should I have complete and sign my OPDC PSLF Certification for Contractors Form? If the firm no longer exist or the Contract Administrator or employer is deceased.

Continue to complete the OPDC PSLF Certification for Contractors Form and notate in the Contractor Administrator/ Employer Certification box if they are deceased or the firm no longer exists and submit to OPDC. OPDC will review the PSLF Contractor Certification Form to determine eligibility for certification.

OPDC is only able to certify full-time hours from the attested hours from the Contract Administrator and/or employer. If the Contract Administrator and/or employer is unable to, then Section 5B of the Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application will need to be completed.

How do I know if I have enough hours for OPDC to certify? OPDC is using the federal definition for “full-time” employment eligibility of at least 30 hours of public defense work a week. If additional non-public defense work is completed in addition to the 30 hours a person can be eligible for certification, as long 30 hours of public defense is worked.

Full-Time employment, for PSLF purposes, means working 30 or more hours per week on average for the employment period on the form regardless of whether the employer considers that Full-Time for other purposes. Working less than 30 hours per week on average is considered Part-Time. When determining if a borrower is Full-Time, an employer must include all hours, including vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. However, do not include time spent performing volunteer services.

I am not a public defender but works in an office that contracts with OPDC. Do I qualify to have OPDC certify my PSLF application? OPDC is using the federal definition for “full-time” employment of at least 30 hours or more per week to confirm eligibility to certify the PSLF application. The administrator with your office will need to complete and sign your OPDC Contractors Certification Form to be submitted with the PSLF Application to OPDC for review.

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How do I submit a request for OPDC to certify my PSLF application? The PSLF application and the OPDC PSLF Certification for Contractors Form has personally identifiable information (PII). To protect the PII all certification requests must be eFaxed to 503-386-2219.

I tried using EIN 93-1327347 and it didn't work. Another attorney told me that they used EIN 93-1070707 and it worked for them. Am I able to use EIN 93-1070707? The EIN 93-1070707 is for State of Oregon employees only. We have confirmed that only State of Oregon employees that receive a W-2 from the State of Oregon can use this EIN on their PSLF application.

I am unable to submit my PSLF application to the Federal government using your EIN 93-1327347. Is there a different EIN that I can use? Our agency EIN for Contractors to use is 93-1327347. As of December 5, 2024, our agency EIN has been approved as an eligible employer. If you have an issue with submitting your PSLF application using the Federal Student Aid on-line tool on their website, then we recommend submitting using the manual PSLF form. To submit a PSLF application with the OPDC EIN, you will need to submit a manual PSLF form.

When submitting the Manual PSLF form the following documents will need to be included

- Certified by OPDC PSLF Application
- OPDC Approval Letter
- OPDC PSLF EIN Letter, *the letter is supporting documentation explaining that the OPDC organization is governmental*
- 404.070.008 Public Service Loan Forgiveness for Contractors Policy



You can also print out a pre-filled PSLF form generated by the [PSLF Help Tool](#):

1. Choose the manual signature option while you are in the tool.
2. On the next page, select the View in My Activity button.
3. From the My Activity page, download your form.
4. Print your form.
5. Sign your form.
6. Have your employer(s) sign your form.
7. Submit your form using one of the methods noted below.

If you prefer not to use the PSLF Help Tool, you can [download and print a blank PDF of the form](#), complete all sections, sign it, and have your employer(s) sign it.

Note: completing your PSLF form in this manner may add additional time to the processing of your form.

If you choose to complete a downloaded PDF of the PSLF form, it **must** be submitted with acceptable signatures from both you *and* your employer.

Signature Examples

Signature Type	Yes/No
Hand drawn from signature pad, mouse, or finger	✓
Typed using a cursive font or any other font	X
A scanned photo of a signature that was hand-drawn on paper	✓
Digital certificate-based signature	X
A wet signature that was drawn in ink and sent to us in its original format	✓

Once the form is complete and signed by your employer, send it to us. You may mail the form to this address:

U.S. Department of Education
P.O. Box 300010
Greenville, TX 75403

You may also fax your PSLF form to 540-212-2415.

You may also upload your form by logging on to StudentAid.gov and going to [My Activity](#).

For additional instructions for how to submit a Manual PSLF Form, visit [Public Service Loan Forgiveness | Federal Student Aid](#)