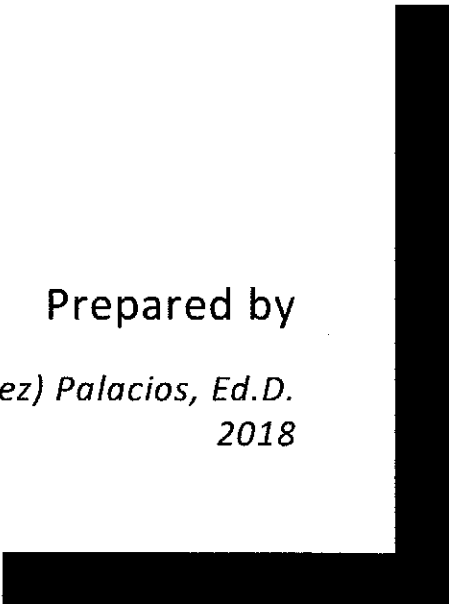


A document for Adjuncts seeking crediting hours of service for  
the Public Service Loan Forgiveness (PSLF) program

# FTEF CALCULATION GUIDE FOR HUMAN RESOURCES

Prepared by

*Angélica M. (González) Palacios, Ed.D.*  
2018



## Table of Contents

Rules for Calculating Full-Time Equivalent Faculty .....	sec. 1
FTE & Standard Hours Conversion Chart.....	sec. 2
Explanation of Calculation.....	sec. 3
Public Service Loan Forgiveness Form.....	sec. 4

# Rules for Calculating Full-Time Equivalent Faculty (FTEF)

## Attachment(s)

- Westlaw California Code of Regulations
- US Treasury Department Fact Sheet
- Article: "Student Loan Forgiveness and Part-time Work"

LAW[Home Table of Contents](#)

**§ 53310. Rules for Calculating Full-Time Equivalent Faculty (FTEF) Attributable to Part-Time Fa...**  
5 CA ADC § 53310

BARCLAYS OFFICIAL CALIFORNIA CODE OF REGULATIONS

Barclays Official California Code of Regulations Currentness

Title 5. Education

Division 6. California Community Colleges

Chapter 4. Employees

Subchapter 3. Full-Time and Part-Time Faculty

Article 2. Proportions of Full-Time and Part-Time Faculty, Computation and Reports

5 CCR § 53310

**§ 53310. Rules for Calculating Full-Time Equivalent Faculty (FTEF) Attributable to Part-Time Faculty.**

In calculating full-time equivalent faculty (FTEF) attributable to part-time faculty, the following rules shall be applicable:

(a) With respect to instruction, FTEF shall be calculated based on the percentage of instructional hours per week considered a full-time assignment for regular instructional employees having comparable duties, excluding any noncredit instructional assignments.

(b) With respect to non-instructional activities, FTEF shall be calculated based on the percentage of working hours per week considered a full-time assignment for regular non-instructional employees having comparable duties.

(c) All instructional and noninstructional activities of part-time faculty shall be included, except the following:

- (1) FTEF attributable to part-time faculty who replace full-time faculty on sabbatical leave.
- (2) FTEF attributable to part-time faculty who replace full-time faculty on released or reassigned time.
- (3) FTEF of part-time faculty replacing full-time faculty on unpaid leave.
- (4) FTEF of part-time faculty replacing full-time faculty who resigned or retired late as defined in section 53309(i).
- (5) FTEF of part-time faculty funded from temporary local sources as authorized by Government Code section 50079.1.

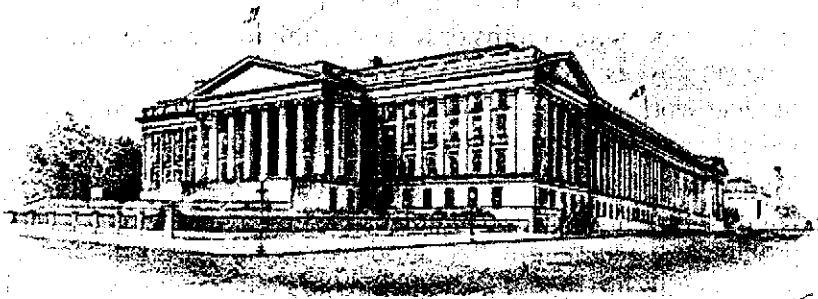
Note: Authority cited: Sections 66700, 70901 and 87482.7, Education Code; and section 50079.1, Government Code. Reference: Sections 84750 and 87482.7, Education Code.

**HISTORY**

1. New section filed 6-5-90 by the Board of Governors, California Community Colleges, with the Secretary of State; operative 7-5-90. Submitted to OAL for printing only pursuant to Education Code section 70901.5(b) (Register 90, No. 37).
2. Editorial correction of printing error in article 2 heading (Register 91, No. 31).
3. New subsections (f)-(h) and amendment of Note filed 8-19-92; operative 9-18-92 (Register 92, No. 34).
4. Amendment of subsection (h) filed 2-4-93; operative 3-6-93 (Register 93, No. 6).
5. Amendment of subsections (d), (e), (g) and (h) filed 9-6-94; operative 10-6-94. Submitted to OAL for printing only pursuant to Education Code section 70901.5 (Register 94, No. 38).
6. Amendment of section heading and section filed 3-25-98; operative 4-24-98. Submitted to OAL for printing only (Register 98, No. 14).
7. Repealer and new section filed 6-23-2000; operative 7-23-2000. Submitted to OAL for printing only (Register 2000, No. 26).
8. New subsection (c)(4) filed 10-16-2001; operative 11-15-2001. Submitted to OAL for printing only (Register 2001, No. 43).
9. New subsection (c)(5) and amendment of Note filed 12-16-2011; operative 1-15-2012. Submitted to OAL for printing only pursuant to Education Code section 70901.5 (Register 2011, No. 51).

This database is current through 4/13/18 Register 2018, No. 15

House  
FTE  
COMMISSION  
CARET



NOTE: Ruling on  
Adjustments See  
pg. 2

## U.S. TREASURY DEPARTMENT

### FACT SHEET

#### *Final Regulations Implementing Employer Shared Responsibility Under the Affordable Care Act (ACA) for 2015*

#### **Provisions to Assist Smaller Businesses and Businesses that Offer Most but Not All Employees Coverage in 2015**

Approximately 96 percent of employers are small businesses and have fewer than 50 workers and are exempt from the employer responsibility provisions. To ensure a gradual phase-in and assist the employers to whom the policy does apply, the final rules provide, for 2015, that:

- The employer responsibility provision will generally apply to larger firms with 100 or more full-time employees starting in 2015 and employers with 50 or more full-time employees starting in 2016.
- To avoid a payment for failing to offer health coverage, employers need to offer coverage to 70 percent of their full-time employees in 2015 and 95 percent in 2016 and beyond, helping employers that, for example, may offer coverage to employees with 35 or more hours, but not yet to that fraction of their employees who work 30 to 34 hours.

#### **Various Employee Categories**

- The final regulations provide clarifications – many of which are based on comments on the proposed regulations – regarding whether employees of certain types or in certain occupations are considered full-time, including:
  - Volunteers: Hours contributed by bona fide volunteers for a government or tax-exempt entity, such as volunteer firefighters and emergency responders, will not cause them to be considered full-time employees.
  - Educational employees: Teachers and other educational employees will not be treated as part-time for the year simply because their school is closed or operating on a limited schedule during the summer.

- Seasonal employees: Those in positions for which the customary annual employment is six months or less generally will not be considered full-time employees.
- Student work-study programs: Service performed by students under federal or state-sponsored work-study programs will not be counted in determining whether they are full-time employees.
- **Adjunct faculty:** Based on the comments we received, the final regulations provide as a general rule that, until further guidance is issued, employers of adjunct faculty are to use a method of crediting hours of service for those employees that is reasonable in the circumstances and consistent with the employer responsibility provisions. However, to accommodate the need for predictability and ease of administration and consistent with the request for a "bright line" approach suggested in a number of the comments, the final regulations expressly allow crediting an adjunct faculty member with 2 ¼ hours of service per week for each hour of teaching or classroom time as a reasonable method for this purpose.

2 ¼ hrs = 135 min

#### **Provisions to Assist Businesses to Comply in 2015**

To provide a gradual phase-in of the employer responsibility provisions and assist employers in complying and providing coverage, the final rules provide transition relief for 2015.

- While the employer responsibility provisions will generally apply starting in 2015, they will not apply until 2016 to employers with at least 50 but fewer than 100 full-time employees if the employer provides an appropriate certification described in the rules.
- Employers that are subject to the employer responsibility provisions in 2015 must offer coverage to at least 70 percent of full-time employees as one of the conditions for avoiding an assessable payment, rather than 95 percent which will begin in 2016.

#### **Full-Time Employee Status Determinations**

- Like the December 2012 proposed regulations, the final rules allow employers to use an optional look-back measurement method to make it easier to determine whether employees with varying hours and seasonal employees are full-time.
- Responding to comments, the final regulations also clarify the application of this method and the alternative monthly method of determining full-time status.

#### **Affordability Safe Harbors**

- Like the proposed regulations, the final rules provide safe harbors that make it easy for employers to determine whether the coverage they offer is affordable to employees.
- These safe harbors permit employers to use the wages they pay, their employees' hourly rates, or the federal poverty level in determining whether employer coverage is affordable under the ACA.

### **Other Specific 2015 Provisions**

- In addition to the two forms of 2015 transition relief noted earlier, a package of limited transition rules that applied to 2014 under the proposed regulations is extended to 2015 under the final regulations, including:
  - Employers first subject to shared responsibility provision: Employers can determine whether they had at least 100 full-time or full-time equivalent employees in the previous year by reference to a period of at least six consecutive months, instead of a full year. This will help facilitate compliance for employers that are subject to the employer shared responsibility provision for the first time.
  - Non-calendar year plans: Employers with plan years that do not start on January 1 will be able to begin compliance with employer responsibility at the start of their plan years in 2015 rather than on January 1, 2015, and the conditions for this relief are expanded to include more plan sponsors.
  - Dependent coverage: The policy that employers offer coverage to their full-time employees' dependents will not apply in 2015 to employers that are taking steps to arrange for such coverage to begin in 2016.
  - On a one-time basis, in 2014 preparing for 2015, plans may use a measurement period of six months even with respect to a stability period – the time during which an employee with variable hours must be offered coverage – of up to 12 months.
  - As these limited transition rules take effect, we will consider whether it is necessary to further extend any of them beyond 2015.

### **Next Steps: Final Rules Simplifying Employer Information Reporting**

Many comments on the proposed employer information reporting regulations have urged that final rules provide streamlined ways to comply with employer information reporting -- especially for employers that offer highly affordable coverage to all or virtually all of their full-time employees. Others have asked for a single form for employer and insurer reporting provisions when possible. Treasury and the IRS will issue final regulations shortly that aim to substantially simplify and streamline the employer reporting requirements.

For the final employer shared responsibility regulations, click [here](#).

For more information on determining whether an employer is subject to the employer shared responsibility regulations, click [here](#).

###

# REACHING OUR BALANCE

Finding Peace In Money, Work, And Pleasure  
[\(http://www.reachingourbalance.com/\)](http://www.reachingourbalance.com/)

## STUDENT LOAN FORGIVENESS AND PART-TIME WORK

📅 July 19, 2016 ([Http://Www.Reachingourbalance.Com/Student-Loan-Forgiveness-And-Part-Time-Work/](http://Www.Reachingourbalance.Com/Student-Loan-Forgiveness-And-Part-Time-Work/)) 👤 Jason  
 ([Http://Www.Reachingourbalance.Com/Author/Jasonedwards57hotmail-Com/](http://Www.Reachingourbalance.Com/Author/Jasonedwards57hotmail-Com/))

Student loan debt is certainly a crisis in America. It currently tops over 1.3 trillion dollars. There is more student loan debt than credit card debt and it only seems to be growing. As I mentioned in a previous post (<http://www.reachingourbalance.com/the-student-loan-repaye-program/>) the Obama administration has taken steps to try to alleviate this burden somewhat. However, even with a better payment plan hundreds of thousands suffer from high student loan costs and will still be in student debt for years. This post is really dedicated to those people who have high student loan debt, potentially a low-income, and maybe even work part-time, particularly my colleagues who are part-time teachers.

### **Adjunct Faculty and Student Loan Debt**

In America today, most college classes are taught by adjunct faculty. These people are part-time, receive no benefits, and their wages are fairly low. Most adjunct faculty have advanced degrees (e.g. Ph.D.s) and maybe even went back to school with the idea that they would like to become a full-time professor.

Unfortunately, the job market for professors isn't very good, particularly at the tenure-track level. Only 35% of positions today are considered tenure-track. Most classes are taught by temporary or part-time faculty.

The problem is this. A good number of part-time faculty would like their part-time job to be full-time. However, because of monetary constraints, lack of qualifications, mobility issues, and a whole host of other factors they are only able to achieve part-time status. Yet a good chunk of those faculty work full-time because they teach at multiple places. It is not unusual for a part-time faculty member to teach at 2 or 3 campuses attempting to cobble together a full-time schedule so they can make ends meet. There are a number of stories where part-time faculty have had to resort to food stamps



([http://www.slate.com/blogs/moneybox/2015/04/13/adjunct\\_pay\\_a\\_quarter\\_of\\_part\\_time\\_college\\_faculty\\_receive\\_public\\_assistance.html](http://www.slate.com/blogs/moneybox/2015/04/13/adjunct_pay_a_quarter_of_part_time_college_faculty_receive_public_assistance.html)) to survive because their pay is so low, they couldn't get enough classes, or they are burdened with other debt.

You would think that a master's degree or Ph.D. would guarantee long-term sustainable employment. Unfortunately that is not the case.

To be fair there are many faculty who just want to be part-time. They might teach a class or two for extra money or want the flexibility of a part-time schedule or this is a second career for them. But a high percentage of adjunct faculty are adjunct not only at one institution, but at others as well.

Many of these faculty members are carrying around with them tens of thousands of dollars in student loan debt. In 2014, Senator Dick Durbin of Illinois introduced a bill to assist adjunct faculty with their student loan debt ([https://www.nea.org/assets/docs/pg07\\_1509Advocate\\_pg7.pdf](https://www.nea.org/assets/docs/pg07_1509Advocate_pg7.pdf)). Unfortunately, the bill went nowhere and with the current make up of Congress it probably won't be adopted anytime soon. So what is a part-time faculty member to do?

Answer: Still apply for Student Loan Forgiveness

### **Public Service Loan Forgiveness and Adjunct Faculty**

As readers of this blog will know I am on the public service loan forgiveness program. (<http://www.reachingourbalance.com/i-enrolled-in-public-service-loan-forgiveness/>) I do have some trepidation about it because I made those stupid choices, but financially it is the best decision for my family. I am full-time so I easily qualify for PSLF

I have also noted that Mrs. ROB has student loan debt. Unfortunately, Mrs. ROB is a part-time faculty member at two (potentially three) different institutions. However, under the current PSLF regulations she is not eligible for PSLF because she isn't full-time.

However, there is a loop hole. Because in the eyes of the law she is full-time.

Let me explain.

When Obamacare was rolled out they needed a way to calculate and determine what was considered full-time employment. Under Obamacare rules you need to be employed 30 hours a week to be considered full-time.

They also put in a provision that if you add up two different part-time positions together you can be considered full-time. So if you work 20 hours here and 15 another place, technically for the sake of Obamacare you are full-time.

For adjunct faculty the Treasury Department also provided a ruling (<https://www.treasury.gov/press-center/press-releases/Documents/Fact%20Sheet%20021014.pdf>) that adjunct faculty would be awarded 2 1/4 hour of service for every credit hour that you teach. So if you teach a 3 credit course that counts for 6.75 hours toward the 30 hours needed to be full-time.

Mrs. ROB teaches a total of five classes at two different campuses on a regular basis. She has done this for the past three years. Her five classes add up to 33.75 hours. So she meets the PSLF requirements. YAY!

And the same can be said for other adjunct faculty. You can teach an equivalent of a full-time load and be considered for public student loan forgiveness.

### **Here's the Catch**

There are some other things that go along with this program that any person who wants student loan forgiveness must meet.

First, you must be on an income-based repayment plan. In an earlier post I talked about the new REPAYE plan for people who have student loan debt. You are NOT eligible for PSLF if you are just paying the standard payments for student loans. If you are not paying the standard payments it probably means one of two things you have a relatively low amount of student loan debt or your income is high enough to cover the payments. Mrs. ROB and I's loans together make us eligible for an income-based plan. I am not happy about it, but that is the deal.

Second, to be eligible for PSLF you must have a job that qualifies (e.g. you work for a non-profit, are a teacher, police officer, etc). If you work part-time you must work at two part-time jobs that meet the public service criteria. And teaching at a PRIVATE school COUNTS as a public service organization. It is not just public institutions. Most private colleges are non-profit.

Third, you MUST get your human resources people to sign off on your PSLF applications and then you submit them altogether. We ran into a bit of a snafu with one of Mrs. ROB's institutions, but when she brought in the regulations and they saw it they had no problem signing it.

Fourth, you MUST make 120 payments to have your loans forgiven. That is potentially 10 years of adjunct/part-time work where you cobble things together to be full-time. That is a LONG-time. There is talk of legislation that would make PSLF incremental, but as it stands now you have to do 120 student loan payments to be eligible.

Finally, when you have made your 120 payments and you have had the application approved your loan balance will be forgiven. Normally any debts forgiven is considered taxable income. However, under the rules of PSLF the debt is NON-TAXABLE. Not a bad deal.

**The Bottom Line:** Adjunct faculty have a hard-time making a living, but they make up the bulk of college faculty today. Many of them are burdened by high student loan debts. Until more specific legislation is passed there is a way to get some kind of debt relief. There are hoops to jump through, but if you put in the time and paperwork it can be done. Two weeks ago we found out that Mrs. ROB's application was approved for PSLF. Like me, she will have to teach a long-time or try to find full-time work in a public organization to have the loans forgiven, but at least now I can see a light at the end of the tunnel.

**Share this:**

# FTE & Standard Hours Conversion Chart

## Attachment(s)

- SD Community College District Conversion Chart



SAN DIEGO  
 COMMUNITY COLLEGE DISTRICT  
*Human Resources*  
 3375 Camino del Rio South  
 San Diego, California 92108-3883

FTE & Standard Hours  
 Conversion Chart

**COPY**

**COPY**

FTE	STD HRS	FTE	STD HRS	FTE	STD HRS
0.01	0.40	0.34	13.60	0.67	26.80
0.02	0.80	0.35	14.00	0.68	27.20
0.03	1.20	0.36	14.40	0.69	27.60
0.04	1.60	0.37	14.80	0.70	28.00
0.05	2.00	0.38	15.20	0.71	28.40
0.06	2.40	0.39	15.60	0.72	28.80
0.07	2.80	0.40	16.00	0.73	29.20
0.08	3.20	0.41	16.40	0.74	29.60
0.09	3.60	0.42	16.80	0.75	30.00
0.10	4.00	0.43	17.20	0.76	30.40
0.11	4.40	0.44	17.60	0.77	30.80
0.12	4.80	0.45	18.00	0.78	31.20
0.13	5.20	0.46	18.40	0.79	31.60
0.14	5.60	0.47	18.80	0.80	32.00
0.15	6.00	0.48	19.20	0.81	32.40
0.16	6.40	0.49	19.60	0.82	32.80
0.17	6.80	0.50	20.00	0.83	33.20
0.18	7.20	0.51	20.40	0.84	33.60
0.19	7.60	0.52	20.80	0.85	34.00
0.20	8.00	0.53	21.20	0.86	34.40
0.21	8.40	0.54	21.60	0.87	34.80
0.22	8.80	0.55	22.00	0.88	35.20
0.23	9.20	0.56	22.40	0.89	35.60
0.24	9.60	0.57	22.80	0.90	36.00
0.25	10.00	0.58	23.20	0.91	36.40
0.26	10.40	0.59	23.60	0.92	36.80
0.27	10.80	0.60	24.00	0.93	37.20
0.28	11.20	0.61	24.40	0.94	37.60
0.29	11.60	0.62	24.80	0.95	38.00
0.30	12.00	0.63	25.20	0.96	38.40
0.31	12.40	0.64	25.60	0.97	38.80
0.32	12.80	0.65	26.00	0.98	39.20
0.33	13.20	0.66	26.40	0.99	39.60
				1.00	40.00

# Explanation of Calculation

## Attachment(s)

- SDCCD Human Resources Division Email

Jacqueline Mendez  
RE: FOLLOW-UP: Student Loan Forgiveness Form  
To: palacios.amg@gmail.com Cc: Amanda Stopper

Inbox - palacios.amg@gmail.com June 5, 2018 at 2:30 PM

Details



Good afternoon Angelica,

I have reviewed your PSLF Employment Certification Form which was recently submitted to payroll. In order to determine the average hours per week (item #8), we go back one full calendar year. In your case, I have factored in the following assignments (corresponding TAOs attached):

Spring 2017 - FTEF .40  
CHIC 141B - US History/Chicano Perspective  
CHIC 141A - US History/Chicano Perspective  
Summer 2017 - FTEF .20  
CHIC 141A - US History/Chicano Perspective (online)  
Fall 2017 - FTEF .40  
CHIC 141B - US History/Chicano Perspective  
CHIC 141B - US History/Chicano Perspective  
Spring + Intersession 2018 - FTEF .80  
Intersession  
CHIC 141A - US History/Chicano Perspective (online)  
Spring 2018  
CHIC 141A - US History/Chicano Perspective  
CHIC 141B - US History/Chicano Perspective  
CHIC 141B - US History/Chicano Perspective (online)

I have confirmed that Summer is a stand-alone semester. However, Intersession is absorbed by its respective semester. With your course load over the past year, I have determined that your average FTE is .045, which is equivalent to 18 hours per week.

The form has now been completed. Please let me know if you prefer to have it held for pick up or mailed on your behalf.

Respectfully,

Jacqueline Mendez, Senior Payroll Technician  
Human Resources Division | Payroll  
Phone: 619-388-6658 | Fax: 619-388-6899 | Email: [jmendez@sdccd.edu](mailto:jmendez@sdccd.edu)



SAN DIEGO  
COMMUNITY COLLEGE  
DISTRICT

Jacqueline Mendez  
RE: FOLLOW-UP: Student Loan Forgiveness Form  
To: Angelica Palacios, Cc: Amanda Stopper

Inbox - palacios.amg@gmail.com June 6, 2018 at 8:13 AM

Details



Hi Angelica,

My apologies. I have retrieved a copy of your Mesa TAO (attached) and updated the numbers for Fall 2017:

Spring 2017 - FTEF .40  
CHIC 141B - US History/Chicano Perspective  
CHIC 141A - US History/Chicano Perspective  
Summer 2017 - FTEF .20  
CHIC 141A - US History/Chicano Perspective (online)  
Fall 2017 - FTEF .60  
CHIC 141B - US History/Chicano Perspective  
CHIC 141B - US History/Chicano Perspective  
CHIC 141A - US History/Chicano Perspective (Mesa)  
Spring + Intersession 2018 - FTEF .80  
Intersession  
CHIC 141A - US History/Chicano Perspective (online)  
Spring 2018  
CHIC 141A - US History/Chicano Perspective  
CHIC 141B - US History/Chicano Perspective  
CHIC 141B - US History/Chicano Perspective (online)

FTEF .50 / 20 Hours

As discussed, I will mail out the form on your behalf, it will go out this morning. I have attached a copy for your records.

Respectfully,

Jacqueline Mendez, Senior Payroll Technician  
Human Resources Division | Payroll  
Phone: 619-388-6658 | Fax: 619-388-6899 | Email: [jmendez@sdccd.edu](mailto:jmendez@sdccd.edu)



SAN DIEGO  
COMMUNITY COLLEGE  
DISTRICT

# Public Service Loan Forgiveness Form

## Attachment(s)

- Completed PSLF form for Angelica M. Palacios





Borrower Name Angelica M. Palacios

Borrower SSN [REDACTED]

**SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)**

- 1. Employer Name:  
San Diego Community College District
- 2. Federal Employer Identification Number (FEIN)  
95-2644299  
Your employer's Federal EIN may be found on your Wage and Tax Statement (W-2).
- 3. Employer Address:  
3375 Camino Del Rio South  
San Diego, Ca 92108
- 4. Employer Website (if any):  
www.sdccd.edu
- 5. Employment Begin Date:  
8/22/2016
- 6. Employment End Date:  
\_\_\_\_\_ **OR**  Still Employed
- 7. Employment Status:  Full-Time  Part-Time
- 8. Hours Per Week (Average) 20

Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. If your employer is a 501(c)(3) or a not-for-profit organization, do not include any hours you spent on **religious instruction, worship services, or proselytizing.**

- 9. Is your employer a **governmental** organization?

A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps.

- Yes - Skip to Section 4.
- No - Continue to Item 10.

- 10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code (IRC)?  
If your employer is tax-exempt under another subsection of 501(c) of the IRC, such as 501(c)(4) or 501(c)(6), check "No" to this question.  
 Yes - Skip to Section 4.  
 No - Continue to Item 11.
- 11. Is your employer a **not-for-profit** organization that is **not** tax-exempt under Section 501(c)(3) of the Internal Revenue Code?  
 Yes - Continue to Item 12.  
 No - Your employer does not qualify.
- 12. Is your employer a partisan political organization or a labor union?  
 Yes - Your employer does not qualify.  
 No - Continue to Item 13.
- 13. Which of the following services does your employer provide as its primary purpose? Check all that apply and then continue to Section 4. If you check "None of the above", do not submit this form.  
 Emergency management  
 Military service (See Section 6)  
 Public safety  
 Law enforcement  
 Public interest legal services (See Section 6)  
 Early childhood education (See Section 6)  
 Public service for individuals with disabilities  
 Public service for the elderly  
 Public health (See Section 6)  
 Public education (See Section 6)  
 Public library services  
 School library services  
 Other school-based services  
 None of the above - the employer does not qualify.

**SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)**

By signing, I **certify** (1) that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief, (2) that I am an authorized official (see Section 6) of the organization named in Section 3, and (3) that the borrower named in Section 1 is or was an employee of the organization named in Section 3.

**Note:** If any of the information is crossed out or altered in Section 3, you must initial those changes.

Official's Name Jacqueline Mendez Official's Phone (619) 388-6582  
Official's Title Senior Payroll Technician Official's Email jmendez@sdccd.edu

Authorized Official's Signature J. Mendez

Date 6/5/18



PSLF ECF

# PUBLIC SERVICE LOAN FORGIVENESS (PSLF): EMPLOYMENT CERTIFICATION FORM

William D. Ford Federal Direct Loan (Direct Loan) Program

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0110  
Form Approved  
Exp. Date 5/31/2020  
PSECF - XBCR

## SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN \_\_\_\_\_

Date of Birth \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email (Optional) \_\_\_\_\_

## SECTION 2: BORROWER AUTHORIZATIONS, UNDERSTANDINGS, AND CERTIFICATION

Before signing, carefully read the entire form. For more information on PSLF, visit [StudentAid.gov/publicservice](http://StudentAid.gov/publicservice).

I authorize:

1. My employer or other entity having records about the employment that is the basis of my request to make information from those records available to the U. S. Department of Education (the Department) or its agents or contractors.
2. The entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I understand that:

1. To qualify for PSLF, I must make 120 qualifying payments on my Direct Loans while employed full-time by a qualifying employer or employers. Neither the 120 qualifying payments nor the employment have to be consecutive.
2. To qualify for PSLF, I must be employed full-time by a qualifying employer when I apply for and receive PSLF.
3. If I qualify for forgiveness, only the remaining balance on my Direct Loans will be forgiven.
4. By submitting this form, my student loan(s) held by the Department will be transferred to FedLoan Servicing.
5. The Department may request supplemental documentation substantiating my employment.
6. The Department will notify me in writing or electronically of the number of qualifying payments I have made while employed full-time by a qualifying employer and how many more I must make before I am eligible to apply for PSLF.
7. I will be notified if the form that I submit is incomplete, or if my employment or payments do not qualify for PSLF, why the determination was made, and the steps I need to take to correct the form or make qualifying payments.
8. The Department will retain this certification form until I submit my application for forgiveness.

I certify that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief.

Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation of your employment. **Complete Section 3, but do not complete Section 4.**

Borrower's Signature \_\_\_\_\_

Date \_\_\_\_\_

Borrower Name \_\_\_\_\_

Borrower SSN \_\_\_\_\_

**SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)**

1. Employer Name: \_\_\_\_\_

2. Federal Employer Identification Number (FEIN) \_\_\_\_\_

Your employer's Federal EIN may be found on your Wage and Tax Statement (W-2).

3. Employer Address:   
 \_\_\_\_\_

4. Employer Website (if any): \_\_\_\_\_

5. Employment Begin Date: \_\_\_\_\_

6. Employment End Date: \_\_\_\_\_ OR  Still Employed

7. Employment Status:  Full-Time  Part-Time

8. Hours Per Week (Average) \_\_\_\_\_

Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. If your employer is a 501(c)(3) or a not-for-profit organization, do not include any hours you spent on **religious instruction, worship services, or proselytizing.**

9. Is your employer a **governmental** organization?

A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps.

- Yes - Skip to Section 4.
- No - Continue to Item 10.

10. Is your employer tax-exempt under Section **501(c)(3)** of the Internal Revenue Code (IRC)?

If your employer is tax-exempt under another subsection of 501(c) of the IRC, such as 501(c)(4) or 501(c)(6), check "No" to this question.

- Yes - Skip to Section 4.
- No - Continue to Item 11.

11. Is your employer a **not-for-profit** organization that is **not** tax-exempt under Section 501(c)(3) of the Internal Revenue Code?

- Yes - Continue to Item 12.
- No - Your employer does not qualify.

12. Is your employer a partisan political organization or a labor union?

- Yes - Your employer does not qualify.
- No - Continue to Item 13.

13. Which of the following services does your employer provide as its primary purpose? Check all that apply and then continue to Section 4. If you check "None of the above", do not submit this form.

- Emergency management
- Military service (See Section 6)
- Public safety
- Law enforcement
- Public interest legal services (See Section 6)
- Early childhood education (See Section 6)
- Public service for individuals with disabilities
- Public service for the elderly
- Public health (See Section 6)
- Public education (See Section 6)
- Public library services
- School library services
- Other school-based services
- None of the above - the employer does not qualify.

**SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)**

By signing, I **certify (1)** that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief, **(2)** that I am an authorized official (see Section 6) of the organization named in Section 3, and **(3)** that the borrower named in Section 1 is or was an employee of the organization named in Section 3.

**Note:** If any of the information is crossed out or altered in Section 3, you must initial those changes.

Official's Name \_\_\_\_\_ Official's Phone \_\_\_\_\_

Official's Title \_\_\_\_\_ Official's Email \_\_\_\_\_

Authorized Official's Signature \_\_\_\_\_

Date \_\_\_\_\_