

2024 NASPEs AWARD

Eva N. Santos Communication Awards

NOMINATION INFORMATION

Title of Nomination: Public Service Loan Forgiveness Outreach Program Website

State: WA

Contact Person: Flora Estrada

Contact's Title: Workforce Strategies Director

Agency: Office of Financial Management

Mailing Address: 302 Sid Snyder Ave SW STE 300, Olympia, WA 98504

Telephone: 360.742.8569

E-mail: flora.estrada@ofm.wa.gov

NOMINATOR INFORMATION

Nominator: Flora Estrada Title: Workforce Strategies Director

State: WA Agency: Office of Financial Management

Telephone: 360.742.8569

E-mail: flora.estrada@ofm.wa.gov

SUMMARY

In March 2022, the Washington state legislature passed a bill intended to raise awareness and remove barriers for public service employees to access the PSLF program ([RCW 28B.77.009](#), [RCW 43.41.425](#), [RCW 41.04.045](#), and [RCW 41.04.055](#)) in response to the country's student loan debt crisis. In order to help public agencies navigate the PSLF program and better communicate its benefits to their current and prospective employees, the Office of Financial Management developed outreach materials that consolidate the resources available to public employers in Washington State.

The state of Washington published a new [website](#) that provides guidance and templates to assist state agencies in raising awareness and removing barriers for public service employees to access the Public Service Loan Forgiveness (PSLF) program.

PSLF is a federal program that forgives the remaining balance on direct loans for qualifying public service employees. While the PSLF program is a significant benefit of public service employment, many people who qualify for it are unaware of it or may have difficulty understanding the steps they need to take to receive forgiveness.

ALL SUBMISSIONS MUST:

- Meet all eligibility requirements • Meet deadline requirements
 - Include a complete nomination packet • Conform to all copyright laws

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DETAILS

1. Please provide a brief description of the submission.

The Washington State Public Service Loan Forgiveness outreach program is managed at the state level and includes the launch of a new webpage that provides guidance, letter templates, and other resources to simplify the certification process for public service employers in Washington, including state agencies. This initiative aims to make the certification process more accessible to more employees who could benefit from the program. The website provides helpful tools to guide employers and qualified employees through certification.

The guidance available on the site is a valuable resource for state agencies. It provides detailed information on how to increase the PSLF program's efficiency and effectively inform employees about their potential benefits. The templates, on the other hand, are designed to assist public employers in ensuring that all their employees receive the necessary information about the program.

The 2022 updates to the law have brought about significant changes for public employers. They now have increased responsibilities to share information about the PSLF program with their employees throughout their employee life cycle. This includes regular updates and clear communication about the program's benefits. By fulfilling these new requirements, we anticipate a rise in the number of employees applying for the program.

Below is an extract from the published Washington State PSLF website highlighting the resources created to raise awareness and remove barriers to accessing PSLF.

Resources for state agency employers

Guidance:

- [OFM State HR - Guidance about PSLF eligibility letter templates and the employment certification process](#)
- [OFM State HR - PSLF Frequently Asked Questions for Washington state agencies](#)
- [Student Loan Advocate - Guidance about how to digitally sign PSLF forms via the PSLF Help Tool](#)
- [Office of Federal Student Aid article - Tackling the PSLF Form: Employer Tips](#)

Templates:

- PSLF Notice for New Employees ([web](#) or [print](#) version)
- PSLF Annual Notice ([web](#) or [print](#) version)
- PSLF Notice for Separated Employees ([web](#) or [print](#) version)

Resources for state employees:

- [State agency directory of PSLF contacts](#)
- [Washington state student complaint portal](#)

PSLF information for employees:

- [How to get your student loans forgiven \(no, really\)](#)
- [Steps to apply for PSLF](#)
- [PSLF frequently asked questions](#)

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2. How long has the submission been in existence?

This outreach program has been in existence since July 1, 2023. Various products have been created to increase employee awareness of the program's benefits, and they have different release dates. However, the Washington State PSLF outreach website and most of the products were last updated in January 2024. The objective is to keep updating this site continuously so that any changes at the federal and state levels are reflected in the available products and content.

3. Why was this submission created?

This submission was created mainly in response to legislation passed by the Washington state legislature aimed at raising awareness and removing barriers for public service employees to access the PSLF program. The legislation (RCW 28B.77.009, RCW 43.41.425, RCW 41.04.045, and RCW 41.04.055) gave the Office of Financial Management and the Washington Student Achievement Council the freedom to design the outreach program. The program has been designed to increase accessibility by simplifying the certification process and communicating the benefits to employees to encourage their participation.

4. How does this submission support the goals and objectives of your agenda/department?

The Washington State Public Service Loan Forgiveness (PSLF) outreach program is a crucial effort that supports the strategic goals of divisions, agencies, and state. In Washington state, we are dedicated to providing efficient, effective, and accountable government. The PSLF program outreach helps us achieve this goal by providing resources and products that help state agencies inform their employees about entitled benefits. This outreach keeps state agencies informed about the latest federal and state-level changes, making the certification process easier and increasing access to the program.

5. Have you been able to measure the effectiveness of this submission? If so, how?

State agencies have reported an increase in their knowledge to certify current and previous employees since OFM released guidance, PSLF eligibility letter templates, and information on the employment certification process. Between March 2022, and March 2024, a total of 19,220 public service employees in Washington state received \$1.298 billion in federal student loan forgiveness through the PSLF program. The two graphs below display the program participation numbers and the amount forgiven for Washington state's qualifying individuals. Although the amounts displayed are cumulative, it is clear that the state is seeing a continuous increase in participation. We believe this increase is due to the continuous efforts to simplify the certification process and provide more information both to public employers and to potential qualifying individuals. We recommend that all participating entities in the National Association of State Personnel Executives (NASPE) consider creating a PSLF webpage with resources for public employees to improve the efficacy of program utilization.

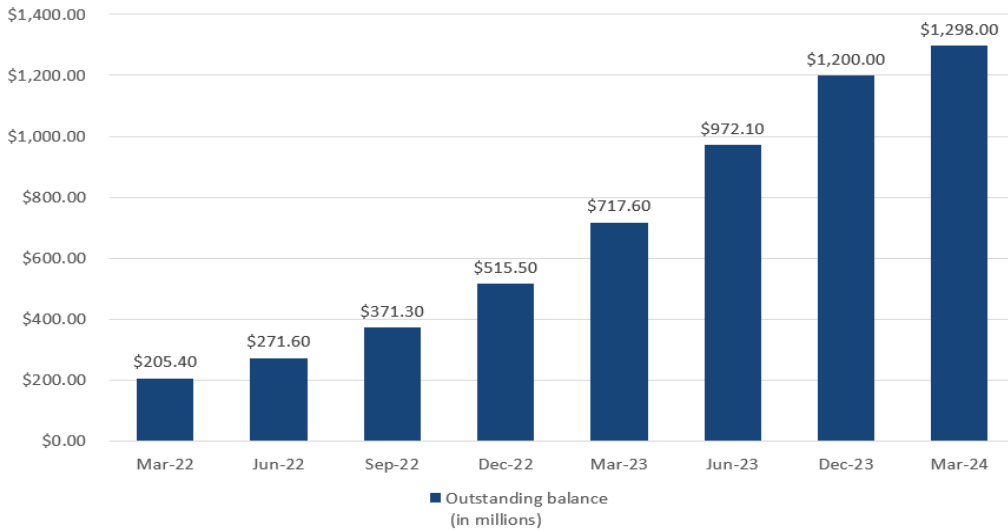
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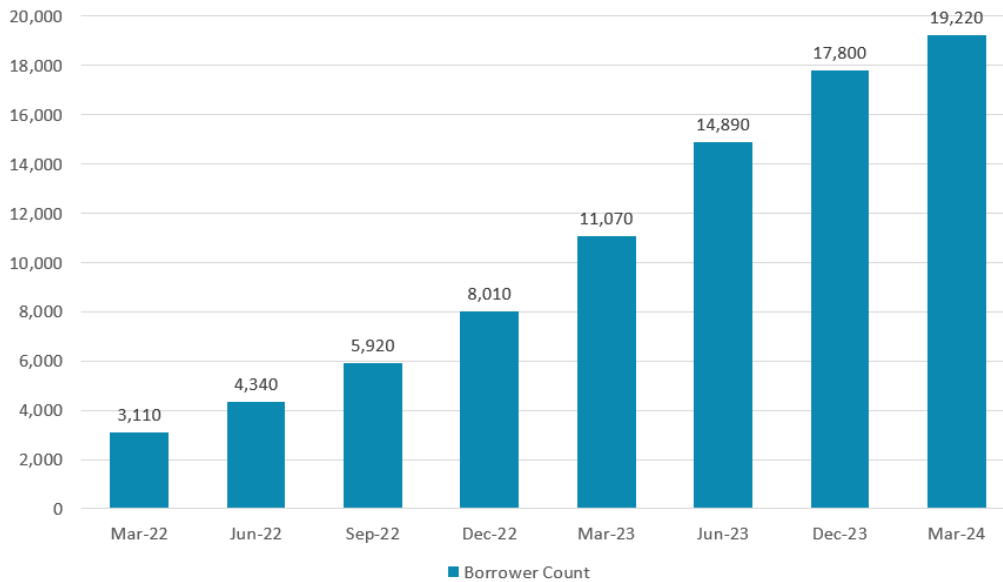
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Amount of loans forgiven in millions (\$) through PSLF (PSLF, TEPSLF, and limited waiver) in Washington state



Source: U.S. Department of Education Office of Federal Student Aid. (2022-2024). Public Service Loan Forgiveness Data. <https://www.studentaid.gov/data-center/student/loan-forgiveness/pslf-data>.

Washington borrowers with processed PSLF discharges (PSLF, TEPSLF, and limited waiver) in Washington state



Source: U.S. Department of Education Office of Federal Student Aid. (2022-2024). Public Service Loan Forgiveness Data. <https://www.studentaid.gov/data-center/student/loan-forgiveness/pslf-data>.

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