



## Public Service Loan Forgiveness

The Peralta Federation of Teachers (PFT) and Peralta Community College District (“District”) have come to an agreement on how to process Public Service Loan Forgiveness applications.

- For faculty, a full-time load will be regarded as a 40 hour work week.
- Annual load for part-time faculty will be calculated as (Fall + Spring + Summer)/2.
- A part-time load will be credited as a pro-rata percentage of the 40 hours.

Teaching Load	Public Service Loan Forgiveness Hours Per Week (Section 3 #8)
1.0	40
0.6	24
0.5	20
0.4	16

The required number of hours to qualify for PSLF is 30, so if you are a faculty member teaching full-time, you already qualify. If you are teaching part-time you may combine your hours within PCCD with hours at another public educational institution or 501c(3) non-profit in order to qualify.

### **STEP 1**

In order to apply for Public Service Loan Forgiveness, carefully **follow all instructions** to complete the Public Service Loan Forgiveness (PSLF): Employment Certification Form (OMB No. 1845-0110) pages 1 and 2. Be sure to **verify** the following:

- Section 3 #6 – you must check the box labeled “Still employed”
- Section 3 #9 – PCCD is a governmental organization. Check “Yes” and skip to section 4

The Employer Certification Section will be completed by HR.

### **STEP 2**

Make a copy for your records, and send the form along with a note requesting a copy of the completed form to HR Generalist for your home campus.

Visit link below to look up HR staff service areas

<http://web.peralta.edu/hr/hr-staff-roles-and-contact-info/>

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**STEP 3**

You must recertify every year. Mark your calendar to submit the form again one year from now. After 120 qualified payments, the remainder of your loan balance will be forgiven.

For Peralta Community College District:

By: Frances L. White  
Frances White, Acting Chancellor

Date: 4.19.19

By: Chanelle Whittaker  
Chanelle Whittaker, Interim Vice Chancellor for  
Human Resources & Employee Relations

Date: 4-17-19

For Peralta Federation of Teachers:

By: Jennifer Shanoski  
Jennifer Shanoski, President

Date: 4-17-19