To: [individuals who may be eligible for the public service loan forgiveness program]

Date: [annual reminder, or within two weeks of new employment]

From: [CEO, HR or similar]

Re: Student Loan Forgiveness under the Federal Public Service Loan Forgiveness Program

Do you have outstanding federal Direct Loans? For employees working in public service, you may be eligible for the U.S. Department of Education’s **Public Service Loan Forgiveness** (“PSLF”) program. PSLF was established by Congress in 2007 to encourage individuals to work in public service by *forgiving the remaining student loan balance of their federal Direct Loans after they have made 120 qualifying payments while employed by a qualifying employer.* [ORGANIZATION NAME] is a qualifying employer.

If you are interested, the best way to learn more about the program is through the U.S. DOE’s [online PSLF Help Tool](https://studentaid.gov/pslf/). You can use the tool no matter where you are in the PSLF process, whether you want to apply for forgiveness right now or certify employment to understand your progress toward that goal.

The program only forgives Federal Direct Loans, so it is also recommended that you contact your student loan servicer(s) for more information on whether your loans qualify. Additional information is also available at the [Minnesota Office of Higher Education PSLF website](https://www.ohe.state.mn.us/mPg.cfm?pageID=2226), and at the U.S. Department of Education website [Federal Student Aid](https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service).