



Hello UFCW Local 7 Members:

UFCW Local 7 members have been successfully submitting paperwork and have received forgiveness for their federal student loans with the expansion of the Public Service Loan Forgiveness Program (PSLF).

Eligibility for the program is limited to full-time employees – defined as working an average of 30+ hours a week or as defined by the employer, *whichever is greater*. However, in KP Colorado it has been defined as 1.0 FTE employees only. Therefore, many employees averaging hours between 30 and 39 hours have been ineligible for the program - till now. OFNHP (a fellow Alliance union in Oregon) secured a commitment from Kaiser ([Microsoft Word - Letter to Randi Weingarten from Steve Shields re Federal Public Service Loan Forgiveness \(PSLF\) program\[62\].docx \(aft.org\)](#)) that the employer will now recognize employees working an average of 30 hours or more per week as “full-time”, for the purposes of qualifying for the Public Service Loan Forgiveness program. This commitment applies to all eligible KP employees, regardless of union, and allow many more employees to qualify.

The PSLF is different from and in addition to the recent universal loan forgiveness of 10-20k recently announced by the Biden Administration.

This temporary expansion program with the waiver is making huge changes to qualifying payment counts and we have some union members who have had full forgiveness of their federal student loans.

October 31<sup>st</sup> is the deadline for the temporary expansion to the PSLF that is allowing for capture of payment that may not have counted towards the 120 months of re-payment to get full forgiveness of your federal student loans.

If you have Federal student loans it is important to make sure you have captured all work history since 2007 for the Public Service Loan Forgiveness (PSLF) program.

This waiver allows people to consolidate loans that may have not have qualified in the past for PSLF; it is allowing payments to count that were in different types of loan repayment plans and allowing you to capture previous employment history even if not currently employed by that organization.

To get started or check your personal progress:

1. If you have Federal student loans it is important to make sure you have captured all work history since 2007 for the Public Service Loan Forgiveness (PSLF) program.
2. Check with your loan servicer on the data they may have on their website for your personal progress and counts.
3. Submit a new PSLF employment certification on the [studentaid.gov](https://studentaid.gov) portal following the prompts to submit the PSLF form.
4. You will need the Kaiser EIN: 840591617. Please note, this EIN brings up the address for Oakland, California; this is appropriate for this program as this is how Kaiser Colorado is registered.
5. Using the EIN and using the official form through <https://studentaid.gov/> the website will populate the other information on the form and this online form is being prioritized for processing by the Dept of Education.
6. You are considered a full-time employee for this program if you have worked 30+ hours weekly, so check full-time employment.
7. Print the form and give to your manager for employment verification on the second page at the bottom.
8. Ensure your signatures and information are correct and submit to your loan servicer - online submission may be the best way to submit it.

You can look at your loan summary on StudentAid.gov to make sure you are in applicable loans that qualify for repayment through PSLF. If not, consider consolidating into a loan that is only under you not under a parent or spouse, to continue to qualify for PSLF.

Sincerely,

Tiffany Knudsen, PA-C  
Steward  
Member Workforce Planning and Development