

EMPLOYEE DISCOUNTS

Prepared by: PilotIRB™



2021

PREPARED FOR:



WELCOME

TO THE 2021 EMPLOYEE DISCOUNTS

At AHRC Nassau we value our employees and are constantly looking for ways to enhance the benefits package provided to employees and their dependents. With this in mind, we are excited to provide the following employee and dependent discount programs available to you for being an AHRC Nassau employee. This booklet provides discounts for gym memberships, phone discounts, auto discounts, entertainment & shopping, home & appliances and child care & education. We strongly encourage you to take advantage of these discounts.



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A.H.R.C. AND AFFILIATES

ENROLL NOW FOR DISCOUNTED RATES AND WELLNESS BENEFITS

RATES

REGULAR

ENROLLMENT: \$199 PROCESSING: \$49

A.H.R.C. AND
AFFILIATES

ENROLLMENT: \$0 PROCESSING: \$0

UFC GYM FARMINGDALE | 130 BROAD HOLLOW FARMINGDALE, NY 11735 | 631.777.1031 | UFCGYM.COM/FARMINGDALE

- DISCOUNTS ON MONTH-TO-MONTH MEMBERSHIPS
- NO ENROLLMENT FEE FOR EMPLOYEES
- FAMILY MEMBER DISCOUNTS
- FAMILY WORKOUT ATMOSPHERE
- MMA & GROUP CLASSES, FREE WEIGHTS, FUNCTIONAL & CARDIO EQUIPMENT, BAG & MAT ROOMS
- FREE PERSONAL TRAINING SESSION
- YOUTH PROGRAMS

Proof of employment will be needed for eligibility in form of paycheck stub or company badge. Club hours and amenities will vary by location.
Valid at participating clubs only.

EXPIRES: 4/01/2019 THE OFFER ABOVE IS FOR
THE ULTIMATE MEMBERSHIP ONLY \$49 MONTHLY



Live Fit For Less

Special Membership Rates for AHRC Nassau

Lift your day in every way with special membership rates at 24 Hour Fitness. From free studio classes, to on-demand workouts, to convenient locations near work and home, we make it easy to work in your workouts so you can live your best.

 Program Offer		 All-Club Sport	 All-Club Super-Sport	 All-Club Ultra-Sport
Employee	Payment With 1 Year Commitment	\$00.00 Initiation Fee \$28.99 Dues/Month	\$00.00 Initiation Fee \$43.99 Dues/Month	\$00.00 Initiation Fee \$73.99 Dues/Month
Employee	Monthly Payment	\$29.99 Initiation Fee \$29.99 Dues/Month	\$29.99 Initiation Fee \$44.99 Dues/Month	\$29.99 Initiation Fee \$74.99 Dues/Month
Each Add-On	Monthly Payment	\$00.00 Initiation Fee \$28.99 Dues/Month	\$00.00 Initiation Fee \$43.99 Dues/Month	\$00.00 Initiation Fee \$73.99 Dues/Month

- Annual fee \$49.99
- Personal training available - additional fees apply

To join, visit: www.24hourfitness.com/corporate
 Enter your corporate ID: 114239

Questions? Contact Yvonne, Armendariz: 760.918.4564 or yarmendariz@24hourfit.com

Offer Expires 12/01/2019

*Offer valid for new members only. Offer only valid on the select Monthly Payment membership listed above with valid employee ID, business card or current pay stub as proof of eligibility for employees of participating companies. Offer not valid on Loyalty or Commitment Monthly Payment memberships. Select club of enrollment must be within 50 miles of purchaser's residence. Pay Annual Fee once during first year of enrollment and annually thereafter on applicable monthly payment (EMI) memberships. One-Club access is for club of enrollment only. All-Club access depends on membership purchased; All-Club Sport memberships do not include access to Super/Ultra-Sport clubs. All-Club Super-Sport memberships do not include access to Ultra-Sport clubs. Dues must be paid by pre-authorized payment (ATM, ACH, Credit, Group/Personal Training specialty classes and class reservations available for an additional fee. 2400™ Premier subscription required for some features. Must be at least 18 years old or 12 with parent. No other discounts with this offer. Incentives may be offered for active memberships. Facilities, classes and amenities may vary per location. Not all clubs open 24 hours every day. See club for details. ©2018 24 Hour Fitness USA, Inc. Texas Health Studio #088901, Florida Registration numbers: HS7895, HS7421, HS7463, HS4585, HS7479, HS7436, HS7776, HS4584, HS7914, HS7746, HS7925.



Now is the time for a new beginning!

Start your journey to Wellness by saving \$100 off your first month's membership if you sign up by January 31, 2015.

AHRC/BCCS

CALL TODAY!

**Tired of not fitting into your clothes?
Tired of feeling 'sick and tired'?
Intimidated by gyms?**



**Strength Training
Cardiovascular Training
Indoor / Outdoor Setting
Spacious Environment
Low Impact Workout Mat
Instructor Led Classes
Endless Variety
AM/PM Classes
Class vs. Class Challenges
Motivating Music
All Fitness Levels Welcome**



631-983-8660



It's never too late to change your attitude towards your health...

The hardest decision is to start but don't wait too long. There are only a limited number of spots left in each class so call today!

Call today for a Free Consultation and Free Class. No Obligation.

**188 Sunrise Highway
West Islip, New York 11795**



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19%

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Go to a Sprint store near you:
www.sprint.com/storelocator

Use this code for the Sprint Discount Program.
Corporate ID: HCLOC_NY1_ZZZ



Employer issued ID, email address or pay stub required for discount and promotion.

Activ. Fee: \$36/line. Credit approval req. **SDP Discount:** Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org's agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Family Share Pack, Starter Unlimited Data and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. **Other Terms:** Offers and coverage not available everywhere or for all devices/networks. Restrictions apply. See store or sprint.com for details. © 2015 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. N155620



INSTRUCTIONS FOR REQUESTING AN IRU DISCOUNT ON YOUR AT&T WIRELESS ACCOUNT

Step 1: Complete, sign, and date the attached one page “Customer Acknowledgment.” You will be asked to write in your FAN (***Foundation Account Number***). To ensure that you receive the most accurate discount information you qualify for, we ask you to contact your organization’s Human Resources Department or visit an AT&T Company Owned Retail location to obtain your FAN.

Step 2: Provide a copy of one valid proof of affiliation or employment from the list below as applicable:

- Your current pay stub (not older than 60 days) which includes the name of your employer (**please be sure to delete any confidential information such as Social Security Number, direct deposit bank account numbers and salary details**)
- Your qualifying Affiliation/Employee Photo ID/Badge which includes the name of your organization and the expiration date
- Your qualifying Student/University Photo ID which includes the name of your college/university and the expiration date
- Your qualifying Union Member Badge/Photo ID which includes the expiration date
- Your organization’s business card (must contain an e-mail address with corresponding organization domain) (this is acceptable only in very limited circumstances as provided for in your organization’s agreement with AT&T)
- Your Medical ID for select businesses and retirees (this is acceptable only in very limited circumstances as provided for in your organization’s agreement with AT&T)

Step 3: Send the completed Acknowledgement and your proof of affiliation/employment to AT&T:

- **Fax to 1-877-712-5791**

For questions about the program, contact AT&T at 877-290-5451.

If you qualify for a Discount, the Discount should appear on your monthly wireless service statement within two billing cycles. The Discount ends upon the earlier of: (i) the employment/affiliation between you and your organization ends or (ii) your organization’s agreement with AT&T ends or is otherwise revised to eliminate the Discount. Limited exceptions may apply.



CUSTOMER ACKNOWLEDGEMENT AND AUTHORIZATION RE AT&T SPONSORSHIP PROGRAM
(the "Acknowledgement")

I, the undersigned customer, request that AT&T apply a monthly service discount (the "Discount") to my AT&T wireless service because I believe my employer, union or educational institution has a corporate agreement ("Company Agreement") with AT&T that renders me eligible to receive the Discount. For purposes of simplicity, my employer, union or educational institution, which I identify below, is referred to as the "Company" in this Acknowledgement.

1. I represent to AT&T that I am a current employee, member or student (as applicable) of the Company and the primary wireless account holder of the Account identified below.
2. I acknowledge the Discount is conditioned on: (i) my remaining affiliated with the Company (as its employee, student or other permissible status) ("Affiliation"), and, (ii) the Company Agreement remaining in force during the time I receive the Discount.
3. I acknowledge that AT&T requires initial and continuing proof of my Affiliation, including but not limited to, photo identification, pay stubs, and/or business cards ("Verification Information"). I will provide AT&T with my Verification Information upon request. **I acknowledge AT&T has instructed me to not fax, email or provide to AT&T my Social Security Number, direct deposit bank account numbers, salary detail, or my other confidential financial information in connection with this Acknowledgement.**
4. **I authorize AT&T to keep copies of my Verification Information during the time period that I receive the Discount.**
5. **I authorize AT&T to communicate with me via my work email, school email, personal email and/or SMS text messages for the purpose of requesting that I provide AT&T with my Verification Information.**
6. I acknowledge that AT&T may **refuse to attach or may remove** any available Discount if I fail to timely establish my Affiliation, whether initially or on a continuing basis, to AT&T's satisfaction.
7. I acknowledge that AT&T may **refuse to attach or may adjust or remove** any available Discount if the Company Agreement has expired, been modified to adjust or remove the Discount, or is otherwise not valid.
8. I acknowledge the Discount is conditioned on and subject to the terms and conditions of the Company Agreement and to the terms and conditions of my wireless service agreement with AT&T and may be modified and/or discontinued without notice to you. I also acknowledge that the Discount applies only to the monthly service charge of qualified wireless plans. A minimum number of employees, minimum monthly service charge for qualified plans or other requirements may apply for Discount eligibility. Discounts may not be combined. Additional conditions and restrictions apply. If I have a question about the Discount and/or my eligibility, I can contact my Company's human resources department.

I HEREBY AUTHORIZE AND ACKNOWLEDGE ALL OF THE ABOVE

Customer Name (sign): _____ Date: _____

Customer Full Name:

Company/School Name:

Customer Account Number (BAN)

Company/School FAN

Customer Wireless Number:

 - -

Customer Work/School/Personal Email:

T-Mobile

AHRC Employees

T-Mobile's best plan. Amplified.



Get T-Mobile Amplified for the price of T-Mobile ONE™—that's up to 33% off the regular price when you get 4 qualifying lines on AutoPay.

Great news! Because you work at AHRC, you get the hook up with T-Mobile Amplified™

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- ✓ T-Mobile Tuesday's
- ✓ and MUCH more!

Call this number to sign up today:
855-570-9947 Use promo code:
18337TMOFAV

If you have any questions??
contact me directly:

David Holdwright

David.holdwright@T-Mobile.com

NOT VALID IN RETAIL LOCATIONS*

\$70 /line You save 22% \$60 /line You save 22% \$47 /line You save 33% \$40 /line You save 33%
Plan & fees including \$120/mo. Taxes & fees included \$140/mo. Taxes & fees included \$140/mo. Taxes & fees included

	T-Mobile ONE	T-Mobile ONE Amplified
Talk, text & 4G LTE data on your smartphone	Unlimited	Unlimited
Mobile hot spot	Unlimited at 3G	Up to 10GB 4G LTE (then unlimited at 3G)
Video streaming	Unlimited 480p	Unlimited HD
FREE Gogo® in-flight Wi-Fi	1 hour per flight (unlimited flights)	Unlimited
International coverage in 145 countries and destinations (up to 256 Kbps)	2G data speeds (28 kbps)	2X faster data speeds (256 kbps)
Name ID	Add-on available with purchase	Included
Voice to text	Add-on available with purchase	Included
No-cost DIGITS® number with each line	Add-on available with purchase	Included

On all T-Mobile plans, during congestion, the small fraction of customers using >500MB/mo. may see reduced speeds until next bill cycle due to data prioritization. HD must be enabled. Gogo on domestic flights.

Unlimited time offer subject to change. Participating locations. Qualifying business account and individual mobile plan required. May not be combined with some offers or discounts. Up to 10 lines. T-Mobile ONE General Terms, Circle K approval, deposit, and \$25 SIM starter kit or in stores & on customer service call. 24-hour support charge may be required. Capable device required for some features. U.S. roaming and on network data (all services) includes 200MB per line. Unlimited talk & text features for about 100 countries (for 2 people, unless indicated). Conference (3-way lines, etc.) may cost extra. Unlimited Night Speed data. U.S. only. Canada (voice) up to 5GB. High-speed data then restricted at up to 128Kbps. T-Mobile ONE not available for hotspot and other data-first devices. When streaming, Capable device required to experience HD. Streaming is restricted under certain network conditions, some content providers may not enable their services in HD. Optimization may affect speed of video/downloads. Does not apply to video upload. For best performance, turn on video streaming preferences in their default settings. Resolution setting. Video streaming up to 4K 60fps. 4G LTE including 4G speeds. For the small fraction of customers using over 500MB per mo. primary data usage in the domestic network is limited. Pricing for lines 1-10. Not valid for 4G LTE. \$5/mo. line. May not be selected on 4G LTE for 7 Services. Additional charges apply to activated discounts. e.g. Canada & Mexico. For more information, visit www.t-mobile.com/international. Coverage not available in some areas; we are not responsible for our partners', network, bandwidth, system, support, 256 Kbps. No 1-for-unlimited international coverage available in the U.S. and primary telephone number does not have U.S. number. Device must register on our 4G LTE network before international use. Service may be terminated or suspended for excessive roaming. Name ID: Capable device required. International for some use only; number not available. Gogo® In-flight Wi-Fi & hotspot on Gogo-equipped flights of U.S. based airlines requires a capable smartphone. Wi-Fi calling is locationally void in U.S. and Canada. Wi-Fi calling on other networks and requires Wi-Fi calling service. DIGITS: Capable device & qualifying service required. Add-on used may be required. Up to 5 numbers per device. DIGITS supports 311 and other 3rd party services but may not be available in some areas. See DIGITS Terms of Use for additional 311 information. Coverage not available in some areas. Network management: Service may be limited, suspended, terminated, or restricted for misuse, abuse and use not in compliance with our network or ability to provide quality service to other users, or due to network capacity. Device usage is prioritized over other users, which may result in higher speeds for data used on device. See www.t-mobile.com/open-network-for-details. See www.t-mobile.com/coverage and other important notices at www.t-mobile.com for additional information. T-Mobile and the magenta logo are registered trademarks of Deutsche Telekom AG. ©2017 T-Mobile USA, Inc. Terms

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... and much More!

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If you buy a product for \$150 or more through a Buyer's Edge Plan and within 30 days and 50 miles find the exact item for less at a factory authorized dealer, BUYER'S EDGE INC. requires that the participating vendor mail you the difference, plus 20% of that difference.

This guarantee even covers advertised sales, discount houses and other buying plans. Travel, computers, car rentals, cars, silver and gold items, services, paid buying clubs, merchandise offered with limits on availability or quantity, are not covered by this guarantee.

Login www.BuyersEdgeInc.com for more details

re: hours, coverage, What's New/Specials & Giveaways.

Note: Product coverage is constantly being improved; however some products or services may not be available in your area.

Be prepared to give your Group # (see above) whenever you contact a participating vendor.



MEMBER PROTECTION SERVICE THAT WORKS FOR YOU If you ever receive less than superior treatment with regard to price, delivery, or service, speak to management of the vendor. If you don't get results, contact:

BUYER'S EDGE, INC. • 667 Shunpike Road, Suite 4, Green Village, NJ 07935 • email: info@BuyersEdgeInc.com or call (973) 660-1001



Pick Enterprise. We'll pick you up.®

Corporate Class Program

for

AHRC Nassau County

You are entitled to discounted rates for business or personal rentals anywhere in the U.S.

*Simply reference your Corp. Account # **24AA812: personal use rentals** or **24AA671: business use rentals** to receive your rates.*

To make a reservation: visit www.enterprise.com

1. Type in the account number (**24AA812 or 24AA671**) at the bottom of the first page.
 2. Type in the first three letters of the account name (AHR) on the next page.
 3. Book a reservation for any Enterprise location in the country.
- (You may also call, toll-free, 1-800-rent-a-car, or call any rental branch directly.)



Welcome all
employees of

AHRC Nassau

Discounts at

Miami Car Wash & Detail Center

\$2 OFF Full Service & package washes!!

\$3 OFF all washes after 7 pm (Mon - Thurs)

\$20 OFF Full Professional Detail!!

2056 Hempstead Turnpike

East Meadow, NY 11554

(located in The Home Depot shopping center)

516.357.8959 | miamicarwashny@gmail.com

AHRC includes Citizens, BCCS, and Advantage Care

Discounts valid for personal vehicles only, please have employee ID ready

For AHRC company vehicles, please see management.

GOODYEAR

This Card Entitles You To Exclusive Savings!

GOODYEAR
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(516) 433-7730
0857

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VIP SAVINGS CARD

TAKE
10% OFF



All Tires, Maintenance & Repairs¹

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Includes up to 5 qts. of oil.



\$54.95 Full Synthetic Premium Oil Change

\$34.95 Maxlife Synthetic Blend Oil Change

\$19.95 Conventional Oil Change

Offer good only at retail location listed. Must present card to get this discount. 1. Will be deducted from participating retailer's price at the time of purchase. Savings off regular price on all consumer lines. Does not include oil changes. 2. Fluid/filter disposal charges may apply. Additional restrictions may apply. See retail location for complete details. Offer ends 12/31/15.

Schedule Online!

www.GoodyearAutoService.com

LONG ISLAND STORES

NASSAU COUNTY

ADDRESS	PHONE	MANAGER
Lawrence 101 Rockaway Tpke	516-239-0500	Mitch Camhi
Freeport 65 E. Sunrise Hwy	516-868-1750	Harry Sack Dave
Hempstead 101 N. Franklin St. 3181	516-489-3700	Barzola Luke
Levittown Hempstead Tpke 336 N.	516-796-2444	Tarantino Dennis
Jericho Broadway	516-433-7730	Smith

SUFFOLK COUNTY

Cammack 6400 Jericho Tpke 1200	631-499-4200	Eric Johnston
Port Jefferson Route 112	631-928-0700	Artie IFigliozzi
Coram 295 Middle country Rd	631-698-8100	John Meyer
Centereach 1527 Middle Country Rd	631-732-1857	Dave Glotzer
Patchogue 368 E. Main St	631-654-0200	Steve Darienzo



Manetto Car Care Center Inc
160 Manetto Hill Rd
Plainview NY 11803
(516) 931-0801

Life... one mile at a time

To All AHRC Employees:

Manetto Car Care is proud to offer you automotive repair services priced accordingly:

Oil Changes regularly \$26.95 AHRC Employee Discounted Price \$19.95

Synthetic Oil change regularly \$63.95 AHRC Employee Discounted Price \$49.95

*******ALL OIL CHANGES BASED ON 4 QUARTS OF OIL. ADDITIONAL OIL EXTRA*******

*******HIGH END CARS ADDITIONAL CHARGES PRICED ACCORDINGLY*******

Automotive Repairs over \$100.00 will be given a 15% discount excluding tires and oil changes.

We look forward to servicing your car!

Thank you,

Joe & Kevin



2 NEW RIDES!

Come take the plunge with the whole family! Splish Splash is the best way for everybody to beat the heat in style. Super-fast slides to excite any thrill seeker or just take it easy and float as a family down the Lazy River. No matter the age we've got something for every member of the family. Here, fun is definitely relative and it's time for an amazing family adventure. Today you're the boss, and we're working for you to make sure everyone has an unforgettable time.

GREAT COMPANY DISCOUNT!

Enjoy the fun of saving when you pay only **\$57.99*** for a Basic Season Pass and **\$37.00*** for General Admission tickets, with your company discount!

2018 Discount/Promo Code for AHRC Nassau: **ahrc18**

[**BUY TICKETS NOW!**](#)

* Additional online processing fees may apply

NEW YORK'S LARGEST WATER PARK



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10% Off All Merchandise
Please Bring Your Employee ID Badge

ONE STOP Gift Shop

Monday - Friday, 10 a.m.-2 p.m.
(Extended Holiday Hours Coming Soon)

113 Levittown Parkway, Hicksville, NY 11801
(516) 605-1743 | www.ahrc.org/giftshop

One Stop Gift Shop has a wide range of gifts for every occasion, including hand-made gift items by local artists.

Jewelry | Home Decor | Art Work | Seasonal Gifts

Building a Stronger Community Through Giving

All proceeds from sales will be donated to local organizations to strengthen the fabric of our community.



empowers people to live fulfilling lives. Together with Family – Friends – Community



Save Every Day of the Week.

You can save on everything from contact lenses to pet food. Get exclusive perks with your membership at the nation's leading warehouse stores. Are you taking advantage your PilotRB Discount Program to save on all these everyday expenses?



Look Your Best for Less

Find huge savings on apparel, jewelry and more through your discount program.



Grocery Shopping

Find cheap gift cards to your favorite grocery store or peruse gourmet chef selections. Plus, never run out of coffee.



Pet Supplies and Insurance

Your pet deserves the best. Your broad range of pet-related discounts ensures you can always give them just that.

DOZENS OF EXCLUSIVE EVERYDAY DISCOUNTS LIKE:



Check it Out Today!

[Pilotrb.perkspot.com](https://pilotrb.perkspot.com)



SPECIAL SAVINGS FOR EMPLOYEES OF

AHRC with/tax = New Members (\$54.31, \$27.16) Renewals (\$86.90, \$43.45)

Special New Member Offers	BJ's PERKS REWARDS® MEMBERSHIP — just \$50* Save \$60 on a 12-Month BJ's Membership with BJ's Easy Renewal! [†] Earn 2% cash back on most BJ's purchases**	BJ's INNER CIRCLE® MEMBERSHIP — just \$45* Save \$30 on a 12-Month BJ's Membership with BJ's Easy Renewal
Renewing Member Offers	BJ's PERKS REWARDS® MEMBERSHIP — just \$40* Save \$30 on a 12-Month BJ's Membership with BJ's Easy Renewal. Earn 2% cash back on most BJ's purchases**	BJ's INNER CIRCLE® MEMBERSHIP — just \$30* Save \$15 on a 12-Month BJ's Membership with BJ's Easy Renewal

To qualify for this offer, please:

1. Complete this application in full and return it to your Organization Rep at the address below. Please include a check or credit card payment for the full amount.
2. New Members: Your Membership Activation letter will arrive in 3-4 weeks. Bring it, along with photo ID, to the Member Services Desk at a Club near you to receive your Membership Card.

Organization Rep: Gary A. Curkis gcurkis1@bjs.com Contact Number: 631-580-4564
 Offer Expires: 12/31/2020 Address: 3635 Hempstead Tpke, Levittown, NY 11756

All BJ's Memberships are subject to BJ's current Membership Terms, ask in-Club or go to Bjs.com/terms.

Choose Membership Level: BJ's Inner Circle® Membership BJ's Perks Rewards® Membership

Current Membership # (if applicable) _____

Last Name _____ First Name _____ MI _____ Sex F M

Mailing Address _____

City _____ State _____ ZIP Code _____

Phone # _____ Market Code (BJ's use only) _____

Email _____

Learn more about my BJ's Perks® Mastercard® credit card by visiting Bjs.com/mybjs/perks

If you choose to receive the second Household Membership Card, please complete the following: (Note: Household Cardholder must reside at the same address as the Primary Cardholder.)

Last Name _____ First Name _____ MI _____

Primary Signature — I understand that I am responsible for any checks and actions of the second Cardholder.

Please choose your method of payment. (Sales tax may be added. Make checks payable to BJ's Wholesale Club, Inc.)

- Check My BJ's Perks® Mastercard® Mastercard® American Express®
 Discover® Network Visa®

Date of Membership Purchase

Month / Day / Year

Credit Card Account # _____ Expiration Date _____ Total Charge _____

BJ's Use Only

BJ's Sales Representative's Signature: _____ Club # _____

All applications are sent to our Home Office; processing takes approximately 3-4 weeks.

Membership Expiration and Renewals: Your membership expiration date is the last day of the month and year shown on your register receipt and on your "My Account" page on Bjs.com. Paid Memberships renewed within two months after expiration will be extended 12 months from the expiration date.

*BJ's Inner Circle Membership fee is regularly \$55. BJ's Perks Rewards Membership fee is regularly \$70. Offer is valid in-Club only, may not be combined with other offers, not redeemable for cash or any merchandise. The \$20 fee where applicable. Offer is contingent upon you enrolling in BJ's Easy Renewal, and you authorize BJ's to charge the delinquent card first used at BJ's after accepting BJ's offer, an annual recurring charge in the amount of the then-current Membership fee for all active Memberships on your account, plus tax where applicable, on the first day of the month your Membership expires. Expires: 12/31/20.

**BJ's Perks Rewards Member earn 2% cash back on most BJ's purchases. Cash back is in the form of electronic Rewards issued in \$20 increments that are used at checkout at BJ's and expire 6 months from the date issued. Cash back can be requested in the form of a check prior to receipt's expiry by contacting Member Care at 800-885-CHUB. My BJ's Perks Program is provided by BJ's Wholesale Club, Inc. and its terms may change from time to time. Some exclusions may apply. Visit Bjs.com/mybjs/perks for Program Terms.

My BJ's Perks Mastercard credit card is subject to credit approval.

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+ taxes & equip. charges.

Questions? Please contact:
alicia.ingenito@verizon.com
516 639-1313



See reverse side for more information.

Verizon Fios Benefits during COVID-19

During this difficult time, Verizon is here to help our customers. In addition to your employee discount, please see below for details on additional assistance offers from Verizon.

Employee Discount Offer:

Available for new and existing Verizon Fios customers, the Fios discount offer is online only, please visit [verizon.com/connections](https://www.verizon.com/connections) for additional details and to enroll.

Internet Only	=	\$5 off/ mo.
Internet + TV	=	\$5 off/ mo.
Internet + TV + Home Phone	=	\$10 off/ mo.

New Customer Offer: Internet with no annual contract-\$34.99 per month 200/200M plus router and tax. Get Disney+ free for 12 months.

For Verizon Fios discount related questions, please contact:

Alicia.Ingenito@verizon.com

Verizon continues to support customers impacted by COVID-19 in the following ways:

We launched a weekly streaming music and entertainment series to support small businesses, waived late fees and overage charges for residential and small business customers impacted by COVID-19, and waived activation fees on new wireless lines of service and upgrades.

Free learning tools and premium TV: Beginning April 1, Fios TV customers who don't currently subscribe to select premium channels will get access to 30 days of programming through their set top box at no additional cost, and with no extra sign-ups, including: SHOWTIME, Epix and Gaiam TV Fit & Yoga. In April, Verizon Wireless and Fios customers will be able to experience up to 60 days of free access to valued education resources, tools and games at no cost, including Quizlet, Bookful, Chegg and Epic. [Click here for more information](#)

15GB free high-speed data: Verizon is giving 15GB of additional high-speed data for wireless consumer and small business customers that will be automatically applied to consumer plans from March 25 through April 30, 2020. No customer action is necessary.

Free international calling: For consumer wireless and home voice customers to CDC select countries and unlimited domestic calling for wireless consumers on limited-minute plans

When a Verizon customer is experiencing hardships because of COVID-19: Verizon will waive late fees and overage charges for 60 days from March 16 to May 13 for customers and small businesses who let us know they are unable to pay as a result of economic hardship due to the COVID-19 pandemic, and we will not terminate service to those customers. [Click for more information.](#)

[We're here and ready to serve you during this challenging time.](#)



To get started, enroll in Workplace Advantage Banking and choose the account that works for you.

Simple

A simple, easy-to-manage everyday account with low balance requirements and offers new customers a **\$150 CASH BONUS*** after satisfying certain requirements.

Simple+

An account that introduces additional banking benefits with qualifying balances and offers new customers a **\$250 CASH BONUS*** after satisfying certain requirements.

Select

A relationship-based account that rewards you with more services, a preferred money market account rate[†], money-saving benefits and offers new customers a **\$350 CASH BONUS*** after satisfying certain requirements.

Workplace Advantage Banking customers have access to these special benefits:

- Complimentary Financial Consultation
- Free Notary Services
- On-Site Education Seminars

Features and Benefits

	Simple	Simple+	Select
Requirements to Avoid Monthly Service Charge	Minimum average monthly balance ¹ of \$250 OR direct deposits ² ≥ \$250 during your monthly statement cycle	Minimum average monthly balance ¹ of \$2,500 in Simple+ OR minimum \$10,000 in combined linked deposit accounts on your statement cycle date	Minimum balance of \$25,000 in combined linked deposit accounts on your statement cycle date
Monthly Service Charge If Requirements Are Not Met	\$3	\$10	\$15
Requirements to Receive Cash Bonus	Satisfy requirements to avoid the checking account's monthly service charge AND Receive direct deposits of \$250 or more each month for three consecutive months within the first four months of account opening OR make three Bill/People Pay payments of at least \$25 each month for three consecutive months within the first four months of account opening using Astoria Bank Online/Mobile Banking		
Online Banking	Yes	Yes	Yes
Mobile Banking ³	Yes	Yes	Yes
Debit Card	Visa® Debit Card	Visa® Debit Card	Visa® Debit Card
Free Checks	First order of 120 basic checks	First order of 120 basic checks	Unlimited basic checks
Residential Mortgage Closing Cost Discount ⁴	\$500 off your Astoria Bank Mortgage Closing Costs	\$500 off your Astoria Bank Mortgage Closing Costs	\$500 off your Astoria Bank Mortgage Closing Costs
Safe Deposit Box Discount ⁵	50% off first year's rental fee on safe deposit box—up to \$50.00 value (Subject to availability)	50% off first year's rental fee on safe deposit box—up to \$50.00 value (Subject to availability)	50% off the annual rental fee for a 2X5 safe deposit box (Subject to availability)
Non-Astoria Bank ATM Withdrawals & Inquiries (charged by Astoria Bank)	4 non-Astoria Bank ATM transaction fees waived per monthly statement cycle	Non-Astoria Bank ATM transaction fees waived per monthly statement cycle if requirements to avoid monthly service charge are met	Non-Astoria Bank ATM transaction fees waived per monthly statement cycle if requirements to avoid monthly service charge are met
Non-Astoria Bank ATM Fee Rebates ⁶ (charged by other financial institutions)	None	None	Rebates of up to \$15 per monthly statement cycle if requirements to avoid monthly service charge are met ⁶
Fee Waiver with Transfers to Eligible Savings Account ⁷	The monthly service charge for either your Statement Savings or Insured Money Maker Account will be waived if you have transfer(s) totaling at least \$25 per monthly statement cycle from your Astoria Bank account		



Employer must be enrolled in the Workplace Advantage Banking (WAB) program for an employee to be eligible for WAB benefits. Employee is limited to enrolling one eligible checking account and one eligible savings or money market account in the WAB program.

*The Workplace Advantage Banking cash bonus will be credited to the opened account within 30 business days after receipt of the third month's required direct deposit(s) or after the third month's required Bill/People Pay payment has posted. Account must be open when bonus is credited. The minimum opening deposit for a Simple account is \$25 and is \$100 for a Simple+ or Select checking account. As of 02/11/16, the Annual Percentage Yield (APY) is 0.05% for all balances in the Simple+ or Select checking account. Rates are variable and subject to change. Fees may reduce earnings on the account. Cash bonus will be reported as income on IRS Form 1099-INT. The bonus is limited to \$150, \$250, or \$350 for the Simple, Simple+,

or Select checking account respectively. Limit one WAB cash bonus per customer and account. WAB cash bonus cannot be combined with any other cash bonus offer. Customers who have previously received a bonus are ineligible. See branch for additional terms, conditions and restrictions. Offer can be revoked by Astoria Bank at any time.

¹ With a \$10,000 Average Monthly Balance in Select checking account.

² The Average Monthly Balance is calculated by adding together each daily closing balance throughout the monthly statement cycle and dividing this sum by the number of days in the statement cycle.

³ A direct deposit is a pre-authorized deposit credited to the customer's checking account via Automated Clearing House (ACH).

⁴ You will need Internet access to use these services. Message and data rates may apply from your wireless carrier. Please check with your wireless service provider for details on its fees and charges.

⁵ The checking account must be open at the time of closing. Limit one offer per customer and closing.

⁶ Limited to one discount.

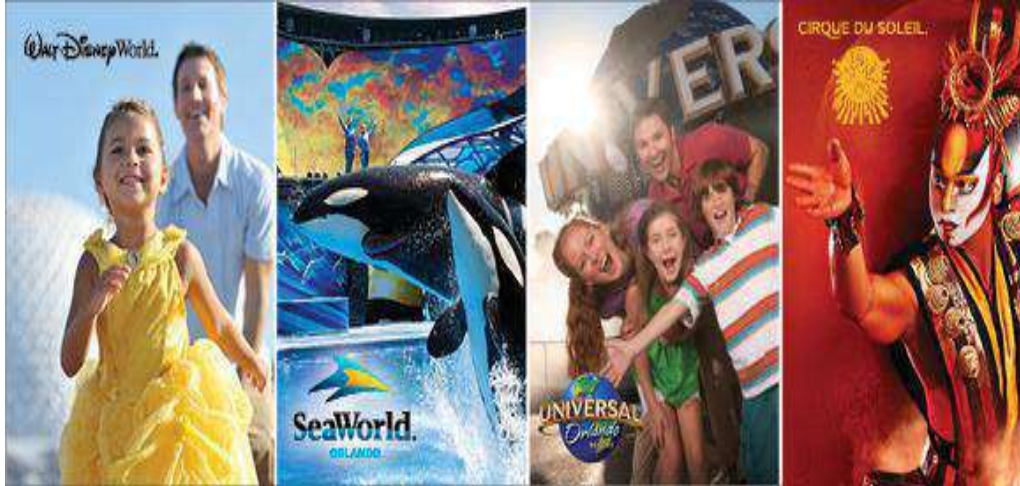
⁷ Customers with Select checking accounts, who satisfy minimum balance requirements, receive a rebate of \$3 per withdrawal conducted at a Non-Astoria Bank ATM up to a maximum of \$15 per Monthly Statement Cycle. This rebate may be reported on a 1099-MISC form.

⁸ The fee waiver will apply to one Statement Savings OR one Insured Money Maker Account (IMMA) enrolled in Workplace Advantage Banking (WAB). To enroll the Statement Savings OR IMMA in WAB, the account must be linked to an eligible checking account enrolled in WAB. The minimum opening deposit (\$500 for Statement Savings; \$2,500.00 for IMMA) will be waived. As long as the savings or money market account is enrolled in WAB and receives transfer(s) totaling at least \$25 per month from an Astoria Bank account, the monthly service charge

(\$5.00 for Statement Savings; \$8.00 for IMMA) and the qualifying balance requirement (\$500 average daily balance for Statement Savings; \$2,500.00 minimum daily balance for IMMA) will be waived. Statement Savings and IMMA are subject to normal account restrictions as outlined in the Schedule of Charges and Availability of Funds brochure. The fee waiver does not apply to any other type of savings or money market accounts outside of the types of accounts mentioned here. See branch for details.

Your checking account becomes inactive when no transactions (except for fees charged or interest paid) occur for a minimum of 89 consecutive days. A \$10 monthly fee will then be charged on your statement date until your account becomes active. This fee will be waived if you maintain an average balance of \$5,000 or more in the inactive account.

Astoria Bank reserves the right to discontinue or modify the WAB program at any time without notice.



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Real Estate Assistance Program



Coldwell Banker Residential Brokerage is pleased to offer the Real Estate Assistance Program to Employees or members of:

AHRC

Real Estate Assistance is a real estate benefits program that is available exclusively through Coldwell Banker Residential Brokerage.

The program is available to the employees or members of **AHRC**

To register for the Real Estate Assistance Program, please contact a REAP consultant prior to contacting any real estate agents in order to be eligible for this program.

A Real Estate Assistance Program Consultant can be reached at Office: 877.304.2862 or Email: RealEstateAssistanceProgram@nrteast.com

Or register by clicking on this link: Real Estate Assistance Program

Exclusive Real Estate Benefits Program Offered to employees or members of: AHRC



Coldwell Banker Residential Brokerage

140 Jericho Turnpike, Syosset, NY 11791

(631) 343-3805 Laura Rittenberg, Broker of Record

The Real Estate Assistance Program is a free, no-obligation benefits program offered in all states through Coldwell Banker Residential Brokerage.

The ability to receive a rebate/reduction may be modified or prohibited by law in some states.

****Disclaimers:** (1) It is recommended that the buyer consult a tax advisor regarding the consequences of rebate; (2) The purchaser must pay taxes on rebate; (3) The agreement to rebate must be signed by buyer at the time of agency relationship with Coldwell Banker; (4) Limited to residential property; (5) Rebates are limited to purchasers.



What is The Real Estate Assistance Program?

- Rebates on Residential Sales Transactions where state law allows
- Personalized Real Estate and Relocation Counseling
- Selection of Top Real Estate Agents
- Concierge

What Are The Rebates?

- Offset the cost of a move
- Receive a credit at closing or a cash rebate on residential sale transactions where state law allows



A Cost-Free Real Estate Benefits Program Offered to Employees of:

AHRC

The Real Estate Assistance Program is an exclusive program of real estate benefits that will save you a substantial amount of money when you buy or sell a home. This program provides free access to a wide spectrum of real estate services normally reserved for company-paid transfers.

This program offers a credit of 10% of the commissions earned on the listing or buying side of the transaction.

*Disclaimers: (1) It is recommended that the buyer consult a tax advisor regarding the consequences of rebate; (2) The purchaser must pay taxes on rebate; (3) The agreement to rebate must be signed by buyer at the time of agency relationship with Coldwell Banker; (4) Limited to residential property; (5) Rebates are limited to purchasers.

**The Real Estate Assistance Program is a free, no-obligation benefits program offered in all states through Coldwell Banker Residential Brokerage. The ability to offer a rebate may be modified or prohibited in some states.

***If the purchase or sales price is higher, the rebate will be incrementally higher



RESIDENTIAL BROKERAGE

Coldwell Banker Residential Brokerage

140 Jericho Turnpike, Syosset, NY 11791

(631) 343-3805 Laura Rittenberg, Broker of Record

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EMPOWER SOLAR DISCOUNT OFFER

We have a discount program for AHRC employees who wish to go solar at their home. If anyone has a specific question, or wants to get right to setting up a free home solar assessment please follow up with our representative Tara Bono.

TARA BONO MARKETING MANAGER

221 Long Beach Rd, Island Park, NY 11558

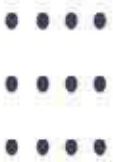
516-837-3459 x157

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Raymore & Flanigan South

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631-386-6968

Janzovino@raymoreflanigan.com

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Email: str037ofm@pcrichard.com

Phone: (516)764-3600

P.C. RICHARD & SON



Brookville Center

for Children's Services

Brookville Center for Children's Services (BCCS) Daycare Program

Daycare opportunities are available for all staff members of Brookville Center for Children's Services, AHRC Nassau, Citizens Options Unlimited and Advantage Care Health Centers. Employee discounts and a sliding scale are offered. For more information, please call a school listed below.



SUNY Program in Old Westbury

Infants, Toddlers, Preschoolers

One Campus Center
Old Westbury, NY 11568
516.333.8063
Contact: Jineen Leach

Post Avenue School in Westbury

Infants, Toddlers, Preschoolers

550 Post Avenue
Westbury, NY 11590
516.326.5800
Contact: Debra Doyle

Marcus Avenue School in New Hyde Park

Infants, Toddlers, Preschoolers

1983 Marcus Avenue
New Hyde Park, 11040
516.497.7600
Contact: Paula DeVita

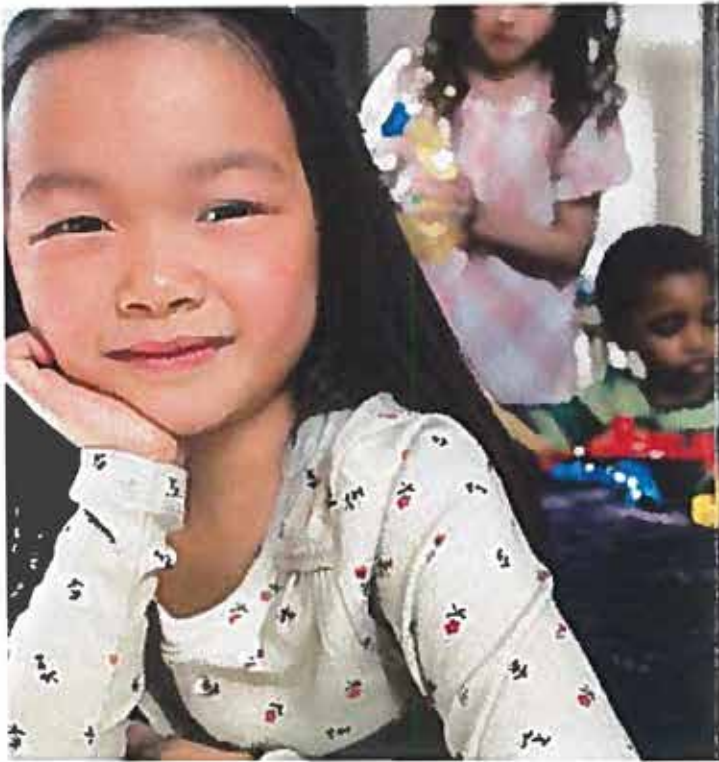
Children's Education Center in Brookville

Preschoolers

189 Wheatley Road
Brookville, NY 11545
516.626.1075, ext. 3353
Contact: Denise Gaughan

www.brookvillecenter.org





New York's 529 College Savings Program *Direct Plan*
P.O. Box 55440, Boston, MA 02205-8323

ny529@nysaves.org

800-420-8580

ny529atwork.org

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 ascensus | college savings



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Before you invest, consider whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in that state's qualified tuition program.

For more information about New York's 529 College Savings Program *Direct Plan*, obtain a Disclosure Booklet and Tuition Savings Agreement at ny529atwork.org or by calling 800-420-8580. This includes investment objectives, risks, charges, expenses, and other information. You should read and consider them carefully before investing.

The Comptroller of the State of New York and the New York State Higher Education Services Corporation are the Program Administrators and are responsible for implementing and administering the *Direct Plan*. Ascensus Broker Dealer Services, Inc., serves as Program Manager and, in connection with its affiliates, provides recordkeeping and administrative support services and is responsible for day-to-day operations of the *Direct Plan*. The Vanguard Group, Inc., serves as the Investment Manager. Vanguard Marketing Corporation markets, distributes, and underwrites the *Direct Plan*.

No guarantee: None of the State of New York, its agencies, the Federal Deposit Insurance Corporation (FDIC), The Vanguard Group, Inc., Ascensus Broker Dealer Services, Inc., nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment portfolio.

New York's 529 College Savings Program currently includes two separate 529 plans. The *Direct Plan* is sold directly by the Program. You may also participate in the *Advisor Plan*, which is sold exclusively through financial advisors and has different investment options and higher fees and expenses as well as financial advisor compensation.

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With the *Direct Plan* you can:

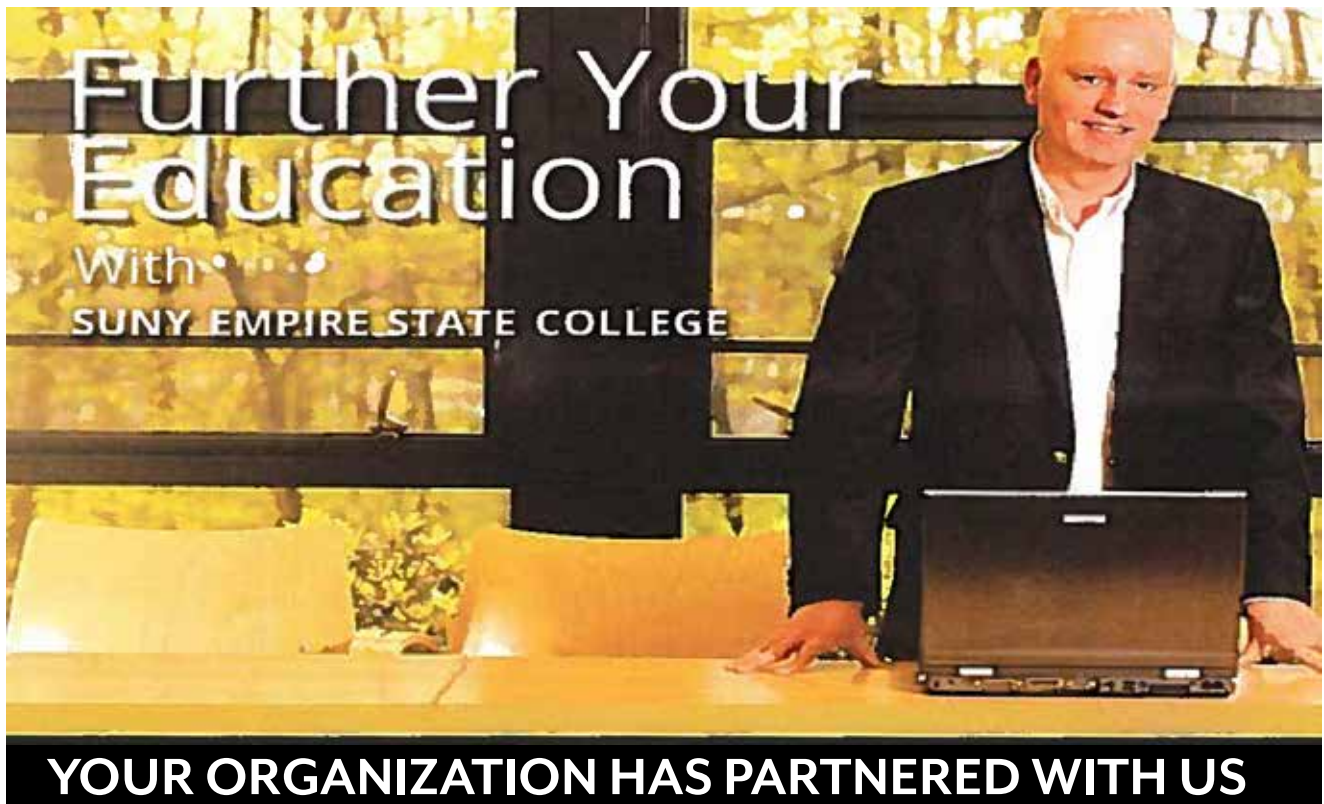
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For More Information,
email kate.colberg@esc.edu
or call (518)783-6203



**SUNY EMPIRE
STATE COLLEGE**

Federal Student Aid Public Service Loan Forgiveness Program

Dear Federal Student Loan Borrower:

Thank you for your interest in the Direct Loan Public Service Loan Forgiveness (PSLF) Program. The PSLF Program was established by Congress with the passage of the College Cost Reduction and Access Act of 2007, and was created to encourage individuals to enter lower-paying but vitally important public sector jobs such as military service, law enforcement, public education, and public health professions. The PSLF Program allows eligible borrowers to qualify for forgiveness of the remaining balance of their William D. Ford Federal Direct Loan (Direct Loan) Program loans after they have served full time at a public service organization for at least 10 years, while making 120 qualifying payments.

This letter provides important information about the PSLF Program, including information on how to determine if your employment and loan payment history meet the program's loan forgiveness requirements. To better assist you, the U.S. Department of Education (ED) is providing a series of materials, including an employment certification form that allows you to track periods of eligible employment and eligible loan payments. In addition, these materials will allow you to find out if your job and loan payments will qualify for loan forgiveness in the future. If you are eligible, these materials will assist you in determining how many payments you have left to make to qualify for loan forgiveness.

What must I do to have any remaining balances on my Direct Loans forgiven under the PSLF Program?

- You must make 120 on-time, full, scheduled, monthly payments on your Direct Loans. Only payments made after October 1, 2007, qualify.
- You must make those payments under a qualifying repayment plan.
- When you make each of those payments, you must be working full-time at a qualifying public service organization.

The following Q&As provide you with detailed information on the PSLF requirements.

What loans qualify for forgiveness?

Only loans you received under the Direct Loan Program are eligible for PSLF. Loans you received under the Federal Family Education Loan (FFEL) Program, the Federal Perkins Loan (Perkins Loan) Program, or any other student loan program are not eligible for PSLF.

If some or all of your loans are not eligible for PSLF, you can consolidate.

If you have FFEL Program or Perkins Loan Program loans, you may consolidate them into a Direct Consolidation Loan to take advantage of PSLF. However, only payments you make on the new Direct Consolidation Loan will count toward the required 120 qualifying payments for PSLF. Payments made on your FFEL Program and Perkins Loan Program loans before they were consolidated, even if they were made under a qualifying repayment plan, do not count as eligible PSLF payments.

If you are interested in consolidating your FFEL Program or Perkins Loan Program loans into a Direct Consolidation Loan, please visit www.loanconsolidation.ed.gov for more information and an electronic application. If you do not know what type of loans you have, please visit www.nslds.ed.gov.

What are on-time, full, scheduled monthly payments?

On-time payments are those that are received by your federal loan servicer no later than 15 days after the scheduled payment due date.

Full payments are payments on your Direct Loan in an amount that equals or exceeds the amount you are required to pay each month under your Direct Loan repayment schedule. If you make a payment for a month that is less than what you are required to pay for that month, that month's payment will not count as one of the required 120 qualifying payments. If you make multiple, partial payments in a month and the total of those partial payments equals or exceeds the required full monthly payment amount, those payments will count as only one qualifying payment.

Scheduled payments are those that are made under a qualifying repayment plan after your federal loan servicer has billed you for the month's payment. They do not include payments made while your loans are in an in-school or grace status or in a deferment or forbearance period.

You must make separate monthly payments. Lump sum payments or payments you make as advance payments for future months are not qualifying payments. There are special rules on lump sum payments for borrowers whose public service employment is with AmeriCorps or the Peace Corps.

You can only make one qualifying payment per month.

What is a qualifying repayment plan?

To maximize your PSLF benefit, repay your loans on the Income-Based Repayment (IBR) Plan, the Pay As You Earn Repayment Plan, or the Income Contingent Repayment (ICR) Plan, which are three repayment plans that qualify for PSLF.

PSLF is best under IBR, Pay As You Earn, or ICR.

Other PSLF-qualifying repayment plans are the 10-Year Standard Repayment Plan or any other repayment plan where your monthly payment amount equals or exceeds what you would pay under a 10-Year Standard Repayment Plan.

Before deciding on a repayment plan to repay your Direct Loans, it is important that you understand the implications and costs of that decision. The longer you make PSLF-qualifying payments under a 10-Year Standard Repayment Plan, the lower the remaining balance on your loans will be when you meet all of the PSLF eligibility requirements. In fact, if you make all of the required 120 qualifying payments under the 10-Year Standard Repayment Plan, there will be no remaining balance on your loans to be forgiven.

Under the IBR, Pay As You Earn, and ICR plans, your monthly payment amount will likely be lower than under any of the other PSLF-qualifying repayment plans and your repayment period will likely be longer. Because of the longer repayment period, additional interest that will accrue on your loan, and the smaller monthly payment amount, you will be left with a higher loan balance that could be forgiven. However, if you ultimately do not meet the eligibility requirements for PSLF, you will be responsible for repaying the entire balance of your loan, including all accrued interest, unless you qualify for forgiveness under the terms of the IBR, Pay As You Earn, or ICR repayment plan.

What kinds of employment qualify?

Many not-for-profit employees, teachers, law enforcement officers, and other government employees qualify.

Qualifying employment is any employment with: a federal, state, or local government agency, entity, or organization (including entities such as a public transportation, public water, or public bridge district, or a public housing authority) or a not-for-profit organization that has been designated as tax-exempt by the Internal Revenue Service (IRS) under section 501(c)(3) of the Internal Revenue Code (IRC). The type of services that these public service organizations provide does not matter for PSLF purposes.

A private not-for-profit employer that is not a tax-exempt organization under section 501(c)(3) of the IRC may be a qualifying public service organization if it provides certain specified public services. These services include: emergency management, military service, public safety, law enforcement services; public health services; public education, public library services; school library and other school-based services; public interest law services, early childhood education; public service for individuals with disabilities and the elderly. The organization must not be a labor union or a partisan political organization.

Generally, the type or nature of employment with the organization does not matter for PSLF purposes. However, when determining full-time public service employment at a not-for-profit organization you may not include time spent participating in religious instruction, worship services, or any form of proselytizing.

What is full-time employment?

You must meet your employer's definition of full-time. However, for PSLF purposes, that definition must be at least an annual average of 30 hours per week. For purposes of the full-time requirement, your qualifying employment at a not-for-profit organization does not include time spent participating in religious instruction, worship services, or any form of proselytizing.

Most often, it's your employer's definition of full-time that counts.

If you are a teacher, or other employee of a public service organization, under contract for at least eight out of 12 months, you meet the full-time standard if you work an average of at least 30 hours per week during the contractual period and receive credit by your employer for a full year's worth of employment.

If you are employed in more than one qualifying part-time job simultaneously, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

What does it mean that my 120 Direct Loan payments must be made while I am working full-time at certain public service organizations?

For a payment to count as one of the required 120 qualifying payments, you must be a full-time employee at a qualifying public service organization on the date that your federal loan servicer receives your monthly Direct Loan payment.

In addition, you must be a full-time employee at a qualifying public service organization at the time you apply for PSLF Program loan forgiveness and at the time forgiveness is granted.

How can I keep track of my eligibility?

Because it will take at least 10 years for you to make the 120 qualifying payments necessary to receive PSLF, we have created a form that you should submit to us and a process that you should follow so that we can assist you in tracking your periods of qualifying employment and your qualifying payments.

The form allows you to get your employer's certification of employment while you are still employed at that organization or shortly after leaving. The process allows you to receive confirmation of qualifying employment and your Direct Loan payment eligibility. You may also submit the form less frequently than annually to cover more than one year's employment or for more than one employer.

While use of this form and process is not required, if you want us to track your progress toward meeting the PSLF eligibility requirements, you should follow the steps below. If you do not periodically submit the form, you are still required to submit a form for each employer that you want considered for PSLF at the time that you apply for forgiveness.

Step 1 – Complete, with your employer's certification, the Employment Certification for Public Service Loan Forgiveness form (Employment Certification form) annually or whenever you change jobs. The PSLF Employment Certification form is available at <http://studentaid.ed.gov/publicservice>.

Step 2 – Submit the completed form to FedLoan Servicing (PHEAA), the PSLF servicer, following the instructions on the form.

Step 3 – FedLoan Servicing (PHEAA) will review your Employment Certification form, ensure that it is complete, and, based on the information provided by your employer, determine whether your employment is qualifying employment for the PSLF Program.

Step 4 – If the form you submit is incomplete or your employment does not qualify, FedLoan Servicing (PHEAA) will notify you and you will have an opportunity to provide additional information.

Step 5 – If FedLoan Servicing (PHEAA) cannot determine whether your employment qualifies, you may be asked to provide additional information or documentation to help establish your employment with a qualifying public service organization. This documentation may include an IRS Form W-2, pay stubs, or other documents from your employer that substantiate your employment at the organization or documentation supporting your employer's eligibility as a public service organization.

Step 6 – If your employment qualifies and some or all of your federally held loans are not serviced by FedLoan Servicing, those loans will be transferred to FedLoan Servicing (PHEAA) so you will have a single loan servicer for all of your federally held loans. Earlier payments made to other federal loan servicers will be evaluated to see if they are qualifying PSLF payments after those loans are transferred.

Step 7 – FedLoan Servicing (PHEAA) will notify you whether your employment qualifies, and how many payments during the certification period were qualifying payments, the total number of qualifying payments you have made, and how many payments you must still make before you can qualify for PSLF.

What should I do after I become eligible for PSLF?

After you make your 120th qualifying payment, you will need to submit the PSLF application to receive loan forgiveness. The application will be available before the first borrowers will be eligible for PSLF Program forgiveness, in October 2017. You must be working for a qualified public service organization at the time you submit the application for forgiveness and at the time the remaining balance on your loan is forgiven.

We look forward to working with you while you learn more about PSLF and work towards your goal of making 120 qualifying payments. If you have any more questions, look at the PSLF Questions and Answers document at <http://studentaid.ed.gov/publicservice> or contact your federal loan servicer.

This information was updated in the spring of 2014. For updates or additional information on federal student aid, visit StudentAid.gov.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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March 2014



Dear Federal Student Loan Borrower:

Thank you for your interest in the Direct Loan Public Service Loan Forgiveness (PSLF) Program. The PSLF Program was established by Congress with the passage of the College Cost Reduction and Access Act of 2007, and was created to encourage individuals to enter lower-paying but vitally important public sector jobs such as military service, law enforcement, public education and public health professions. The PSLF Program allows eligible borrowers to cancel the remaining balance of their Direct Loans after they have served full time at a public service organization for at least 10 years, while making 120 qualifying loan payments.

This letter provides important information about the PSLF Program, including information on how to determine if your employment and loan payment history meet the program's loan forgiveness requirements. To better assist you, the Department of Education is providing a series of materials, including an employment certification form that allows you to keep track of eligible employment and loan payments. In addition, these materials will allow you to find out if your job and loan payments will qualify for loan forgiveness in the future. If you are eligible, these materials will assist you in determining how many payments you have left to make to qualify for loan forgiveness.

What must I do to have any remaining balances on my Direct Loans forgiven under the PSLF Program?

- ✓ You must make 120 on-time, full, scheduled, monthly payments on your Direct Loans. Only payments made *after* October 1, 2007 qualify.
- ✓ You must make those payments under a qualifying repayment plan.
- ✓ When you make each of those payments, you must be working full-time at a qualifying public service organization.

The following provides detailed information on the PSLF requirements.

What loans qualify for forgiveness?

Only loans you received under the William D. Ford Federal Direct Loan (Direct Loan) Program are eligible for PSLF. Loans you received under the Federal Family Education Loan (FFEL) Program, the Perkins Loan Program, or any other student loan program are not eligible for PSLF.

If you have FFEL and/or Perkins loans, you may consolidate them into a Direct Consolidation Loan to take advantage of PSLF. However, only payments you make on the new Direct Consolidation Loan will count toward the 120 month payment requirement for PSLF. Payments made on your FFEL or Perkins loans, even if they were made under a qualifying repayment plan, do not count as eligible PSLF payments.

If some or all of your loans are not eligible, you can consolidate.

If you are interested in consolidating your FFEL or Perkins loans into a Direct Consolidation Loan, please visit www.loanconsolidation.ed.gov for more information and an electronic application. If you do not know what type of loans you have, please visit www.nslds.ed.gov.

What are on-time, full, scheduled, monthly payments?

On-time payments are those that are received by your Direct Loan servicer no later than 15 days after the scheduled payment due date.

Full payments are payments on your Direct Loan in an amount that equals or exceeds the amount you are required to pay each month under your Direct Loan repayment schedule. If you make a payment for a month that is less than what you are required to pay for that month, that month's payment will not count as one of the required 120 monthly payments. If you make multiple, partial payments in a month and the total of those partial payments equals or exceeds the required full monthly payment amount, those payments will count as only one qualifying payment.

Scheduled payments are those that are made under a qualifying repayment plan after your servicer has billed you for the month's payment. They do not include payments made while your loans are in an in-school or grace status or in a deferment or forbearance period.

You must make separate monthly payments. Lump sum payments or payments you make as advance payments for future months are not qualifying payments. There are special rules on lump sum payments for borrowers whose public service employment is with AmeriCorps or the Peace Corps.

• • •
You can only make one
qualifying payment per
month.

What is a qualifying repayment plan?

To maximize your PSLF benefit, you should repay your loans on the Income-Based Repayment (IBR) Plan, the Pay As You Earn Repayment Plan, or the Income-Contingent Repayment (ICR) Plan, which are three of the repayment plans that qualify for PSLF.

Other PSLF-qualifying repayment plans are the 10-Year Standard Repayment Plan or any other repayment plan where your monthly payment amount equals or exceeds what you would pay under a 10-Year Standard Repayment Plan.

Before deciding which repayment plan you want to use to repay your Direct Loans, it is important that you understand the implications and costs of that decision. The longer you make PSLF-qualifying payments under a 10-Year Standard Repayment Plan, the lower the remaining balance on your loans will be when you meet all of the PSLF Program's eligibility requirements. In fact, if you make all of the required 120 monthly payments under the 10-Year Standard Repayment Plan, there will be no balance left on your loans to be forgiven.

Under the IBR, Pay As You Earn and ICR plans, your monthly payment amount will likely be lower than under any of the other PSLF-qualifying repayment plans and your repayment period will likely be longer. Because of the longer repayment period, additional interest that will accrue on your loan, and the smaller monthly payment amount, you will be left with a higher loan balance that could be forgiven. However, if you ultimately do not meet the eligibility requirements for PSLF, you will be responsible for repaying the entire balance of your loan, including all accrued interest.

• • •
PSLF is best under
IBR, Pay As You Earn
or ICR.

What kinds of employment qualify?

Qualifying employment is any employment with: a federal, state, or local government agency, entity, or organization (including entities such as a public transportation, public water, or public bridge district, or a public housing authority) or a non-profit organization that has been designated as tax-exempt by the Internal Revenue Service (IRS) under § 501(c)(3) of the Internal Revenue Code (IRC). The type of services that these public service organizations provide does not matter for PSLF purposes.

• • •
Many non-profit employees, teachers, law enforcement officers, and other government employees qualify.

A private non-profit employer that is not a tax-exempt organization under Section 501(c)(3) of the IRC may be a qualifying public service organization if it provides certain specified public services. These services include: emergency management, military service, public safety, law enforcement services; public health services; public education, public library services; school library and other school-based services; public interest law services, early childhood education; public service for individuals with disabilities and the elderly. The organization must not be a labor union or a partisan political organization.

Generally, the type or nature of employment with the organization does not matter for PSLF purposes. However, when determining full-time public service employment at a not-for-profit organization you may not include time spent participating in religious instruction, worship services, or any form of proselytizing.

What is full-time employment?

You must meet your employer's definition of full-time. However, for PSLF purposes, that definition must be at least an annual average of 30 hours per week. For purposes of the full-time requirement, your qualifying employment at a not-for-profit organization does not include time spent participating in religious instruction, worship services, or any form of proselytizing.

• • •
Most often, it's your employer's definition of full-time that counts.

If you are a teacher, or other employee of a public service organization, under contract for at least eight out of twelve months, you meet the full-time standard if you work an average of at least 30 hours per week during the contractual period and receive credit by your employer for a full year's worth of employment.

If you are employed in more than one qualifying part-time job simultaneously, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

What does it mean that my 120 Direct Loan payments must be made while I am working full-time at certain public service organizations?

For a payment to count as one of the required 120 qualifying monthly payments, you must be a full-time employee at a qualifying public service organization on the date that your Direct Loan servicer receives your monthly Direct Loan payment.

In addition, you must be a full-time employee at a qualifying public service organization at the time you apply for PSLF Program loan forgiveness and at the time forgiveness is granted.

How can I keep track of my eligibility?

Because it will take at least ten years for you to make the 120 qualifying payments necessary to receive PSLF, we have created a form that you should submit to us and a process that you should follow so that we can assist you in tracking your periods of qualifying employment and your qualifying payments.

The form allows you to get your employer's certification of employment while you are still employed at that organization or shortly after leaving. The process allows you to receive confirmation of qualifying employment and your Direct Loan payment eligibility. You may also submit the form less frequently than annually to cover more than one year's employment or for more than one employer.

While use of this form and process is not required, if you want us to keep track of your progress toward meeting the PSLF eligibility requirements, you should follow the steps below. If you do not periodically submit the form, you will still be required to submit a form for each employer that you want considered for PSLF at the time that you apply for forgiveness.

The form and the process make it easy.

Step 1 – Complete, with your employer's certification, the Employment Certification for Public Service Loan Forgiveness form (PSLF Employment Certification) annually or whenever you change jobs. The PSLF Employment Certification form is available at www.studentaid.ed.gov/publicservice.

Step 2 – Submit the completed form to FedLoan Servicing, the PSLF servicer, following the instructions on the form.

Step 3 – FedLoan Servicing will review your PSLF Employment Certification form, ensure that it is complete, and, based on the information provided by your employer, determine whether your employment is qualifying employment for the PSLF Program.

Step 4 – If the form you submit is incomplete or your employment does not qualify, FedLoan Servicing will notify you and you will have an opportunity to provide additional information.

Step 5 – If FedLoan Servicing cannot determine whether your employment qualifies, you may be asked to provide additional information or documentation to help establish whether you were employed by a qualifying public service organization. This documentation may include an IRS Form W-2, pay stubs, or other documents from your employer that substantiate your employment at the organization or documentation supporting your employer's eligibility as a public service organization.

Step 6 – If your employment qualifies and some or all of your federally held loans are not serviced by FedLoan Servicing, those loans will be transferred to FedLoan Servicing so you will have a single loan servicer for all of your federally held loans. Earlier payments made to other servicers will be evaluated to see if they are qualifying PSLF payments after those loans are transferred.

Step 7 – FedLoan Servicing will notify you whether your employment qualifies, and, if so, how many payments during the certification period were qualifying payments, the total number of qualifying payments you have made, and how many payments you must still make before you can qualify for PSLF.

What should I do after I become eligible for PSLF?

After you make your 120th qualifying payment, you will need to submit the PSLF application to receive loan forgiveness. The application is under development and will be available prior to the date when the first borrowers will be eligible for PSLF Program forgiveness, in October 2017. You must be working for a qualified public service organization at the time you submit the application for forgiveness and at the time the remaining balance on your loan is forgiven.

We look forward to working with you while you learn more about PSLF and work towards your goal of making 120 qualifying payments. If you have any more questions, look at the Question & Answer Page for PSLF at <http://studentaid.ed.gov/publicservice> or contact your Direct Loan servicer.



Instructions for Completing Employment Certification for Public Service Loan Forgiveness (PSLF) William D. Ford Federal Direct Loan Program

OMB No. 1845-0110
Form Approved
Exp. Date 11/30/2014

Before You Begin

Carefully read the enclosed Dear Borrower Letter for information about the eligibility requirements of the Public Service Loan Forgiveness (PSLF) Program, the means by which you may track your qualifying public service employment, and the process for applying for loan forgiveness.

Instructions for the Borrower:

Use as many Employment Certification forms (pages 1-2 only) as needed to certify your full-time public service employment while making the required 120 separate, on-time, qualifying monthly payments. These 120 qualifying payments do not have to be consecutive. You must obtain an authorized official's certification on the Employment Certification form (ECF). For periods in which you are/were concurrently working part-time with more than one public service employer and the total average hours you worked per week meets the definition of full-time employment, submit an ECF (pages 1-2) for each employer.

The U.S. Department of Education contracts with servicers to answer questions about and manage the repayment of federally held loans. You should submit a completed ECF to the PSLF servicer at the address in Section 6. Once you submit a valid ECF, your loans will be transferred from your existing servicer to the PSLF servicer, who will take over management of your federally held loans throughout the repayment period or until you qualify for PSLF. Submission of ECFs before you are eligible to apply for PSLF is optional but we encourage you to submit certifications annually or whenever you leave a qualifying position. Validating your employment while you are still employed at a qualifying public service organization or soon thereafter is advisable in case your organization closes or is otherwise unable to provide a certification when you apply for PSLF. If you choose not to submit ECFs while making the required 120 qualifying monthly payments, you will have to submit them when you apply for PSLF.

The PSLF servicer will review each form you submit to ensure that it is complete, will determine whether your employer qualifies as a public service organization, and whether the loan payments you made during the period covered by the Employment Certification(s) are qualifying payments. Following this review, the PSLF servicer will notify you in writing or electronically of:

- The number of qualifying payments you have made while employed at a qualifying public service organization, and
- The remaining number of payments you must make before you are eligible to apply for PSLF.

You will also be notified if the PSLF servicer determines that the form(s) you submitted is incomplete or that your employment does not meet the qualifying criteria, including:

- The reason(s) for the determination(s),
- The steps you would need to take to complete the form, correct the information, and submit the corrected or additional information to the PSLF servicer.

The PSLF servicer will retain the form(s) you submit until you submit the Public Service Loan Forgiveness Application. If you submit the ECF(s) before you submit the application for PSLF you must still submit an ECF for the public service organization that employs you at the time you apply for loan forgiveness and at the time of forgiveness (if granted).

INSTRUCTIONS FOR COMPLETING AND SUBMITTING THE EMPLOYMENT CERTIFICATION FOR PUBLIC SERVICE LOAN FORGIVENESS

- Type or print using blue or black ink.
- Show dates as mm-dd-yyyy (for example, show "January 15, 2010" as "01-15-2010").
- If any information is crossed out or altered in Sections 1 or 2, you must initial beside the change; any changes in Section 3 must be initialed by your employer. If the alteration is not initialed, the PSLF servicer may return this form to you.
- Keep a copy of each completed Employment Certification form for your records.
- Mail the original completed Employment Certification form (pages 1-2 only) to the PSLF servicer (see Section 6 of the Employment Certification form).
- You should also retain copies of additional documents that confirm your qualifying employment with the public service organization(s), but do not submit these supporting documents to the PSLF servicer unless requested to do so. Such documents may include:
 - W-2 forms
 - Pay stubs
 - Any other documentation related to your qualifying employment or your employer(s) that you believe would establish eligibility as a public service organization(s).

SECTION 1: BORROWER IDENTIFICATION

Provide the requested information about yourself, if not preprinted:

- **Item 1a:** Enter your nine-digit Social Security Number.
- **Item 1b:** Enter your date of birth.
- **Item 2a:** Enter your last name, then your first name and middle initial.
- **Item 2b:** Enter any other name, such as a former or maiden name, under which you applied for and were granted Direct Loan(s) or made payments on Direct Loan(s).
- **Item 3:** Enter your permanent address (number, street, apartment number, or rural route number and box number, then city, state, zip code). If your mailing address is a post office box or general delivery, you must list both your permanent address and mailing address.
- **Item 4:** Enter the area code and telephone numbers for your home telephone and any other telephone at which you can easily be reached. (Do not list your work telephone number here.) If you do not have a telephone, enter N/A.
- **Item 5 (optional):** Enter your preferred e-mail address for receiving communications. If you provide it, we may use your e-mail address to communicate with you.

SECTION 2: BORROWER'S CERTIFICATION REQUESTS, AUTHORIZATIONS, AND UNDERSTANDINGS

Carefully read the requests, authorizations, and understandings in this section and sign and date the form. Before signing, carefully review the entire PSLF employment certification package, including the Employment Certification form, these instructions and the Dear Borrower Letter.

SECTION 3: CERTIFICATION OF EMPLOYMENT

Enter your name and nine-digit Social Security Number at the top of page 2, if not preprinted.

An authorized official from the public service organization at which you are/were employed must complete Section 3. If any requested information is incomplete or missing, the PSLF servicer cannot determine if your employment qualifies.

Instructions for the Authorized Official (see Section 5 of the Employment Certification form for definition of Authorized Official):

Item 1: Provide the requested information about the public service organization at which the borrower is/was employed, including the organization's name, permanent address, and federally assigned Employer Identification Number (EIN), which will be used to verify information about your organization.

Item 2a: Provide the borrower's starting and ending dates of employment. If the borrower is still employed with your organization at the time the certification is completed, put today's date as the ending date.

Item 2b: Check the box that describes the borrower's employment status. Full-time employment must be in accordance with the definition in Section 5 of the form. Provide the average number of hours per week the borrower is/was employed, either full-time or part-time, at your public service organization.

Item 3: Check the box next to the category which best describes your public service organization (see Section 5 of the Employment Certification form for definition of public service organization). If your organization is a private organization that provides public service(s)—category (c) only—check the box(es) that describes the type(s) of public service(s) it provides. A private organization does not qualify as a public service organization if it does not provide one of the listed public services. For purposes of the full-time requirement, an individual borrower's qualifying employment under category (b) or (c) does not include time spent on job duties that are related to religious instruction, worship services, or any form of proselytizing.

Certification: Carefully read the certification statement. Print your full name and official title in the spaces provided and provide a telephone number where you can be reached if additional information or documentation is needed. Sign and date in the spaces provided. Show dates as mm-dd-yyyy.

Return the completed Employment Certification form to the borrower.

Instructions for the Borrower when there is no Authorized Official: If the organization has closed or you are otherwise unable to obtain certification from an authorized official, check the box under this heading, and complete Sections 1, 2, and 3. You will be required to provide to the PSLF servicer additional documentation with sufficient evidence in order to determine qualifying employment.

Final Notes

For help completing this form, call the PSLF servicer. If the PSLF servicer's contact information is not preprinted in Section 6 on the Employment Certification form, you can look this up on the National Student Loan Data System (NSLDS) at <http://www.nsls.ed.gov/>. Additional information can be found on the [Public Service Loan Forgiveness Web page](#), including a [Fact Sheet](#) and [Q&As](#).

Dear Borrower:

Share this with your employer to help them complete section 3 of the Employment Certification Form (ECF).

HELPFUL HINTS FOR THE EMPLOYER:

- ▶ Ensure you are an official who is able to certify the borrower's qualifying employment.
- ▶ Complete all fields or your employee's ECF may be denied.
 - Commonly missed fields include:
 - » Federally assigned employer ID# (EIN)
 - » Type of non-profit organization
 - » Signature and/or date
- ▶ Do not certify the ECF if your organization is a for-profit enterprise.

ECF ITEM 2A:

- ▶ If the borrower is currently employed, list today's date as the employment end date on the ECF. Future employment cannot be certified.

ECF ITEM 3:

- ▶ Check one box (a, b, or c) next to the category which best describes your public service organization. For additional information, see Section 5 of the form.
 - Is your organization a government organization (such as Federal, State, or local government, Tribal organization, public school system, military)?
 - » If yes, check only box a and nothing else.
 - Is your organization tax-exempt under Section 501(c)(3) of the Internal Revenue Code?
 - » If yes, check only box b and nothing else.
 - Is your organization a private non-profit organization other than a 501(c)(3) that provides at least one of the public services listed under box c?
 - » If yes, check box c and the appropriate box for the type(s) of public service you provide. At least one of the boxes under box c must be checked.

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U.S. Department of Education
Information about your federal student loan



Employment Certification for Public Service Loan Forgiveness (PSLF)

William D. Ford Federal Direct Loan Program

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

INSTRUCTIONS FOR COMPLETING AND SUBMITTING THIS EMPLOYMENT CERTIFICATION

Read the accompanying instructions for completing this Employment Certification for Public Service Loan Forgiveness. Type or print using blue or black ink. You must sign and date this form in Section 2 and an authorized official from the public service organization which employs/employed you must completely fill out, sign, and date Section 3. If any information is crossed out or altered in Sections 1 or 2, you must initial beside the change; any changes in Section 3 must be initialed by your employer.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information. Check this box if any of your information has changed.

1a. SSN [] [] [] - [] [] - [] [] [] [] 1b. Date of Birth (MM-DD-YYYY) [] [] - [] [] - [] [] [] []

2a. Name _____ 2b. Former Name _____
Last First MI (if applicable) Last First MI

3. Permanent Address _____
Street Address City State Zip

Mailing Address _____
(if different) Street Address City State Zip

4. Area Code/Telephone - Home () Area Code/Telephone - Other ()

5. E-mail (optional) _____

SECTION 2: BORROWER'S CERTIFICATION REQUESTS, AUTHORIZATIONS, AND UNDERSTANDINGS

Before signing, carefully read the entire form, including the instructions and accompanying letter.

I request that the Public Service Loan Forgiveness servicer, on behalf of the U.S. Department of Education (the Department), accept this Employment Certification from the public service organization at which I am/was employed for purposes of qualifying me for the Public Service Loan Forgiveness Program. If I submit this form before I am eligible to apply for forgiveness, I request that the PSLF servicer retain this certification form until I submit the Application for Public Service Loan Forgiveness.

I authorize my employer(s) or other entities having records about the employment that is part of the basis for my request for forgiveness to make information from those records available to the Department, including the Public Service Loan Forgiveness servicer. I also authorize the Department and its respective agents and contractors, to contact me regarding this Employment Certification, at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I understand that:

- (1) I may only qualify for Public Service Loan Forgiveness after I have made 120 separate, on-time, qualifying monthly payments on an eligible Direct Loan, after October 1, 2007, while employed full-time by a public service organization(s), or serving in a full-time AmeriCorps or Peace Corps position, in accordance with the definitions in Section 5. These 120 payments do not have to be consecutive;
- (2) I must be employed full-time by a public service organization(s) or serving in a full-time AmeriCorps or Peace Corps position at the time I apply for loan forgiveness and at the time the forgiveness is granted. I may be employed part-time concurrently by more than one eligible public service organization and meet the full-time requirement;
- (3) Only the remaining balance of my loan(s) after I have made the 120 separate, on-time, qualifying monthly payments and met all other eligibility requirements of the PSLF Program may be forgiven;
- (4) I am not required to submit any Employment Certification(s) before applying for loan forgiveness, but if I do, the PSLF servicer will review each Employment Certification I submit to ensure that it is complete, will verify that my employer qualifies as a public service organization, and that the loan payments I made during the period covered by the Employment Certification(s) are qualifying payments. Following this review, the PSLF servicer will notify me in writing or electronically of the number of qualifying payments I have made while employed in qualifying public service and the remaining number I must make before I am eligible to apply for PSLF. I will also be notified in writing or electronically if the PSLF servicer determines that the form(s) I submitted is incomplete or that my employment does not meet the qualifying criteria, including the reason(s) for the determination(s), along with the steps I would need to take to complete this form, correct this information, and submit the corrected or additional information to the PSLF servicer; and
- (5) The Department will only determine whether I have fulfilled all of the requirements to be eligible for PSLF after I have made all 120 qualifying payments and have submitted my loan forgiveness application. I understand that the law does not permit partial forgiveness based on making a lesser number of qualifying monthly payments while working at a qualifying public service organization.

Signature of Borrower _____

Date (MM-DD-YYYY) _____

Borrower Name: _____

Borrower SSN: [][]-[][]-[][][][][][][][]

SECTION 3: CERTIFICATION OF EMPLOYMENT

See Section 3 of the accompanying Instructions for Completing Employment Certification for Public Service Loan Forgiveness for detailed information on completing this section. These instructions are also located at www.studentaid.ed.gov/publicservice

An authorized official (see Section 5) of the public service organization at which the borrower is/was employed must complete this section.

Instructions for Authorized Official:

- Complete this form only if you are an authorized official of the public service organization at which the borrower identified in Section 1 is/was employed or, if the borrower is/was a full-time AmeriCorps or Peace Corps volunteer, an authorized official of AmeriCorps or the Peace Corps.
- Read the definitions in Section 5 before completing this form.
- Type or print using blue or black ink. All fields must be completed if applicable. Your signature date must include month, day, and year (MM-DD-YYYY).
- Provide all requested information for items 1, 2, and 3 below. Complete the employer's certification at the bottom of this page. The Employment Certification form cannot be processed if the information requested in this section is missing.
- If you make any changes to the information you provide in this section, you must initial each change.

Please return the completed form to the borrower. The U.S. Department of Education or the PSLF servicer may contact you for additional information or documentation.

Instructions for Borrower when there is no Authorized Official:

- Check this box if you are unable to obtain certification from an authorized official, for example, because the organization no longer exists. Provide all requested information for items 1, 2, and 3 below. For item 1, list the organization's address from when you worked there, and consult your W2 records for the EIN. The Department will require you to submit additional evidence of your qualifying employment. Do not submit supporting documents until requested to do so.

1. Information about the public service organization at which the borrower is/was employed.

Public Service Organization Name _____

[]-[]-[]-[]-[]-[]-[]-[]-[]-[]-[]-[]-[]-[]-[]-[]
Federally Assigned Employer ID# (EIN)

Public Service Organization Address _____

2. Borrower's Employment Status.

(a) Dates of employment: Start []-[]-[]-[] - []-[]-[]-[] - []-[]-[]-[] End: []-[]-[]-[] - []-[]-[]-[] - []-[]-[]-[]
(If the borrower is still employed, put today's date)

(b) Borrower's employment status at your organization:

- Full-Time Average number of hours per week: _____
- Part-Time Average number of hours per week: _____

For purposes of eligibility for PSLF, full-time employment is defined as:

(1) Working in qualifying employment in one or more jobs for the greater of:

(A) An annual average of at least 30 hours per week or, for a contractual or employment period of at least 8 months, an average of 30 hours per week; or

(B) Unless the qualifying employment is with two or more employers, the number of hours the employer considers full-time.

(2) Vacation or leave time provided by the employer or leave taken for a condition that is a qualifying reason for leave under the Family and Medical Leave Act of 1993, 29 U.S.C. 2612(a)(1) and (3) is equivalent to hours worked in qualifying employment.

NOTE: A full-time AmeriCorps or Peace Corps volunteer is considered a full-time employee for eligibility purposes for PSLF.

3. Type of Public Service Organization, in accordance with the definition in Section 5 (check one):

- (a) A government organization (including a Federal, State, local or Tribal organization, agency or entity, a public child or family service agency, or a Tribal college or university);
- (b) A non-profit, tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code;
- (c) A private, non-profit organization (that is not a labor union or a partisan political organization) that provides at least one of the following public services (check all that apply):
 - Emergency management,
 - Military service,
 - Public safety,
 - Law enforcement,
 - Public interest law services,
 - Early childhood education (including licensed or regulated child care, Head Start, and State-funded pre-kindergarten),
 - Public service for individuals with disabilities and the elderly,
 - Public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the Bureau of Labor Statistics),
 - Public education,
 - Public library services,
 - School library services, or
 - Other school-based services.

NOTE as to categories (b) and (c): For purposes of the full-time requirement (Section 3, Item 2.(b) above), a borrower's qualifying employment does not include time spent on job duties that are related to religious instruction, worship services, or any form of proselytizing.

I certify that the borrower identified in Section 1 above is/was employed at a public service organization, as indicated above, or is/was serving in an AmeriCorps or Peace Corps position (in accordance with the definitions of these terms in Section 5) during the period identified in Item 2(a) of this section.

Authorized Official's Name (Printed) _____

Authorized Official's Title _____

Authorized Official's Signature _____

Authorized Official's Telephone _____

Today's Date (MM-DD-YYYY) _____

SECTION 4: ELIGIBILITY REQUIREMENTS / TERMS AND CONDITIONS FOR PUBLIC SERVICE LOAN FORGIVENESS

You may obtain loan forgiveness under this program if:

- (1) You are not in default on the loan(s) for which forgiveness is requested.
- (2) Except as provided below for AmeriCorps and Peace Corps volunteers, you have made 120 separate, on-time, qualifying monthly payments after October 1, 2007, on the Direct Loan(s) for which you are requesting forgiveness under one or more of the following repayment plans—
 - The Income-Based Repayment (IBR) Plan;
 - The Income Contingent Repayment (ICR) Plan;
 - The 10-Year Standard Repayment Plan* (Standard Repayment Plan with a maximum 10-year repayment period); or
 - Any other Direct Loan repayment plan, but only payments that are at least equal to the monthly payment amount that would be required under the Standard Repayment Plan with a 10-year repayment period may be counted toward the required 120 payments.

In addition, each of the required 120 separate, qualifying monthly payments must have been made on time (no more than 15 days after the scheduled due date) and for the full scheduled installment amount.

* **IMPORTANT:** The Standard Repayment Plan for Direct Consolidation Loans entered on or after July 1, 2006 have varying repayment terms based on the loan amount. For purposes of qualifying for Public Service Loan Forgiveness, monthly payments you make under the Standard Repayment Plan on a Direct Consolidation Loan are only qualifying payments if made under the 10-year repayment term.

Note for AmeriCorps/Peace Corps volunteers: If you were an AmeriCorps or Peace Corps volunteer, you may receive credit for making qualifying payments if you make a lump sum payment on an eligible loan for which you are seeking forgiveness by using all or part of a Segal Education Award received after a year of AmeriCorps service, or by using all or part of a Peace Corps transition payment (if the payment is made within 6 months after you leave the Peace Corps). The Department will consider the lump sum payment you have made as the equivalent of qualifying payments equal to the lesser of:

- (1) The number of payments resulting after dividing the amount of the lump sum payment by the monthly payment amount you would have made under one of the qualifying repayment plans listed above; or
- (2) Twelve payments.

Peace Corps volunteers making an eligible lump sum payment must do so within 6 months of the End Date, as reported in Section 3 by the authorized official.

- (3) You were/are employed full time by one or more public service organizations or serving in a full-time AmeriCorps or Peace Corps position at the time you made each of the required 120 qualifying monthly payments, at the time you apply for loan forgiveness, and at the time loan forgiveness is granted.

NOTE: You are not permitted to apply the same period of service to receive a benefit under the PSLF Program and the Teacher Loan Forgiveness, Service in Areas of National Need, and Civil Legal Assistance Attorney Student Loan Repayment Programs.

You may not apply for PSLF until after you have met the eligibility requirements listed above. Since only qualifying payments made after October 1, 2007, while employed at a qualifying public service organization may be counted toward the required 120 payments, and borrowers may not apply for loan forgiveness until after they have made all 120 payments, the earliest date that any borrower will be eligible to apply for and receive loan forgiveness is October 2017. A PSLF Application will be made available to the public before October 2017.

SECTION 5: DEFINITIONS

Eligible Loans

Loans that are eligible for Public Service Loan Forgiveness are:

- Federal Direct Stafford/Ford Loans (Direct Subsidized Loans)
- Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans)
- Federal Direct PLUS Loans (Direct PLUS Loans)
- Federal Direct Consolidation Loans (Direct Consolidation Loans)

Loans that are in default are not eligible for forgiveness.

Note: Federal Family Education Loan (FFEL) Program loans, Federal Perkins Loans, and certain Health Professions and Nursing Loans may be consolidated into a Direct Consolidation Loan. However, payments made on these loans prior to consolidation into the Direct Loan Program are not qualifying payments and are not counted toward the required 120 payments for PSLF.

Qualifying Payments

- Separate, on-time, full monthly payments made after October 1, 2007 under a qualifying Direct Loan repayment plan. A payment is considered on-time if it is made for the full scheduled installment amount no more than 15 days after the due date for the payment.
- Qualifying Direct Loan repayment plans are:
 - The IBR Plan;
 - The ICR Plan;
 - The 10-Year Standard Repayment Plan (Standard Repayment Plan with a maximum 10-year repayment period); and
 - Any other Direct Loan repayment plan, but only payments that are at least equal to the monthly payment amount that would be required under the Standard Repayment Plan with a 10-year repayment period may be counted toward the required 120 monthly payments.

Qualifying Employment

- **AmeriCorps position** means a position approved by the Corporation for National and Community Service under Section 123 of the National and Community Service Act of 1990 (42 U.S.C. 12573).
- An **authorized official** is an official of a public service organization (including AmeriCorps or the Peace Corps) who has access to the borrower's employment or service records and is authorized by the public service organization to certify the employment status of the organization's employees or former employees, or the service of AmeriCorps or Peace Corps volunteers.
- An **employee** means an individual who is hired and paid by a public service organization.
- **Full-time** means working in qualifying employment in one or more jobs for the greater of:
 - An annual average of at least 30 hours per week or, for a contractual or employment period of at least 8 months, an average of 30 hours per week; or
 - Unless the qualifying employment is with two or more employers, the number of hours the employer considers full time.Vacation or leave time provided by the employer or leave taken for a condition that is a qualifying reason for leave under the Family and Medical Leave Act of 1993, 29, U.S.C. 2612(a)(1) and (3) is equivalent to hours worked in qualifying employment.
- **Government employee** means an individual who is employed by a local, State, Federal, or Tribal government, but does not include a member of the U.S. Congress.
- **Law enforcement** means service performed by an employee of a public service organization that is publicly funded and whose principal activities pertain to crime prevention, control or reduction of crime, or the enforcement of criminal law.
- **Military service** for uniformed members of U.S. Armed Forces or the National Guard means "active duty" service or "full-time National Guard duty" as defined in Section 101(d)(1) and (d)(5) of Title 10 in the United States Code, but does not include active duty for training or attendance at a service

school. For civilians, military service means service on behalf of the U.S. Armed Forces or the National Guard performed by an employee of a public service organization.

- **Peace Corps position** means a full-time assignment under the Peace Corps Act as provided for under 22 U.S.C. 2504.
- **Public interest law** refers to legal services provided by a public service organization that are funded in whole or in part by a local, State, Federal, or Tribal government.
- **A public service organization is:**
 - A Federal, State, local or Tribal government organization, agency or entity;
 - A public child or family service agency;
 - A non-profit organization under Section 501(c)(3) of the Internal Revenue Code that is exempt from taxation under Section 501(a) of the Internal Revenue Code;
 - A Tribal college or university; or
 - A private organization (that is not a labor union or a partisan political organization) that provides at least one of the following public services:
 - emergency management,
 - military service,
 - public safety,
 - law enforcement,
 - public interest law services,
 - early childhood education (including licensed or regulated child care, Head Start, and State funded pre-Kindergarten),
 - public service for individuals with disabilities and the elderly,
 - public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the Bureau of Labor Statistics),
 - public education,
 - public library services,
 - school library services, or
 - other school-based services.

NOTE: For purposes of the full-time requirement (Section 3, item 2.(b) above), an individual borrower's qualifying employment with a Section 501(c)(3) non-profit or other private public service organization does not include time spent on job duties that are related to religious instruction, worship services, or any form of proselytizing.

SECTION 6: WHERE TO SEND THE COMPLETED FORM

Send the completed *Employment Certification* to:

U.S. Department of Education
FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184
Or Fax to: 717-728-1628

If you need help completing this form, call: **855-265-4038**

If you use a telecommunications device for the hearing or speech impaired (TTY), dial: 711 and enter 800-699-2908 when prompted.

Web site: www.MyFedLoan.org

SECTION 7: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., §461 et seq., and §420L et seq. of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., 20 U.S.C. 1087aa et seq., and 20 U.S.C. 1070g et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and §31001(i)(1) of the Debt Collection Improvement Act of 1996 (31 U.S.C. 7701(c)). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a Direct Loan, to receive a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness), to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices.

For a loan, the routine uses of the information that we collect about you include, but are not limited to, its disclosure to federal, state, or local agencies, to institutions of higher education, and to third party servicers to determine your eligibility to receive a loan, to investigate possible fraud, and to verify compliance with federal student financial aid program regulations.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

For a loan, the routine uses of this information also include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to creditors, to financial and educational institutions, and to guaranty agencies to verify your identity, to determine your program eligibility and benefits, to permit making, servicing, assigning, collecting, adjusting, or discharging your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, or to verify whether your debt qualifies for discharge or cancellation. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state or local agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average 0.5 hours (30 minutes) per response, including time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection of information is required to obtain a benefit in accordance with 34 CFR 685.219. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, 400 Maryland Ave., SW, Washington, DC 20210-4537 or e-mail ICDocketMgr@ed.gov and reference OMB Control Number 1845-0110. Note: Please do not return the completed *Employment Certification* for Public Service Loan Forgiveness to this address.

If you have comments or concerns regarding the status of your individual submission of this form, contact the PSLF servicer (see Section 6).