

# Public Service Loan Forgiveness

# Instructions for Physicians

## How the Program Works

The [Public Service Loan Forgiveness \(PSLF\) Program](#) is a program offered by the federal government. Under this program, you may be eligible for the remainder of your federal student loans to be forgiven under certain circumstances.

## How to Qualify

Due to changes in the PSLF program rules in 2023, physicians in Texas are now eligible to participate in this program. To qualify, you must:

- Have qualifying student loans
- Have or are working (by providing medical care or administrative services) for an average of 30 hours per week for 10 years in a hospital, clinic, or office owned or operated by a non-profit organization that is prohibited by State law from employing physicians (Texas Health would be such an organization); and
- Have made 120 qualifying payments on your loan

## How to Apply for Public Service Loan Forgiveness (PSLF)

*\*These instructions are only for physicians who are or have been contracted to work at Texas Health\**

1. Fill out Sections 1-4 of [this PSLF application form](#) along with [the Texas Health Physician's Certification of Hours Worked](#) form to provide your work history with Texas Health.
2. Federal Employer Identification Numbers can be found [here](#)
3. If your employer/group, rather than you, has an agreement with Texas Health for services performed by you, provide the Texas Health Physician's Certification of Hours Worked form to your employer to complete.
4. Once you or your employer has completed the Physician's Certification of Hours Worked form, provide the PSLF application form along with the certification of your work history to the Medical Staff Office at your Texas Health entity to complete section 5A of the PSLF application form.
5. The Medical Staff Office shall rely on the Certification of Hours Worked to complete section 5A of the PSLF application. After the Medical Staff Office has completed the form, follow the instructions on the form to mail your application.

### Medical Staff Office:

- Please do not complete an online PSLF application form for a contracted physician. You should **only** complete the modified version of the PSLF application form linked above as it has required attestation language in sections 4 and 5A on behalf of Texas Health.
  - Sections 5A should be completed by the Texas Health Medical Staff Office
  - Use the name and physical address of the hospital, not of the corporate location
  - For the employment period, employment status and average hours per week, use the Physician's Certification Hours Worked for provided by the physician's employer
- If continuous work history is not provided (ie: there is a gap in the work history) a PSLF application will need to be completed for each section of continuous work history.
- Please keep a copy of the form you complete and the Physician's Certification of Hours Worked form for Texas Health's records.