



# Message from the Director of Counseling Psychology PsyD Program, Dr. Sally Hage, Ph.D.

"Life is either a daring adventure or nothing."  
Helen Keller

"Don't ask what the world needs. Ask what makes you come alive and go do it. Because what the world needs is more people who have come alive."  
Howard Thurman

Dear PsyD Community,

As we wind down the spring semester and I reflect on this year, I am reminded of the many changes this emerging spring time has brought us – so much new life in our community in terms of the birth or soon birth of many babies among our students, faculty, and alums– and transitions in terms of graduates leaving for postdocs or jobs, students going off on internship, and the upcoming departure of one of our highly valued faculty members, Dr. Peiwei Li.

I want to congratulate our interns, graduates, and new parents on these accomplishments and exciting ventures! I also want to let those who are moving into new roles away from this community know that a deep sense of gratitude and blessings go with you! You have been a valued member of this community and we hope you continue to stay connected to us, although you are moving onto a new path on your journey! We sincerely wish you well in pursuing new passions!



The only constant, as the Greek wisdom goes, it seems is change, and our only real response is to embrace the path that moves us forward in a shifting landscape. This idea brings to mind the work of the late Peter Benson (Search Institute) who developed a concept called “spark” to distinguish those who “thrive” from those who “just get by.” A spark refers to the interests and passions we have within us that light a fire in our lives and express the essence of who we are and what we offer to the world. Identifying those sparks, and pursuing them with the help of deep, supportive relationships are critical components in the work of thriving. Having at least one spark, evidence suggests, is consistently related to better health, feeling stronger, and greater wellbeing. In closing, I want to urge you to use this upcoming summer break to find and chase after your own sparks, whatever they might be. I also wish you joy and sunshine and fun with friends and family.

Finally, many thanks to the enthusiastic team of PsyD fellows who wrote and edited this spring edition. I especially wish to recognize and thank the three fellows who have given two years of dedicated service to our program and have reached the end of their two-year PsyD associateship: Basseyy Akpan, Patricia Elisnord, and Jeff Bentley. Your commitment and service are greatly appreciated! Wishing you a safe and happy journey onward!

Sally

# Internship Match Spotlight



**Joanna Dalin** matched at the **Rowan University Counseling and Psychological Services (CPS)** in **Glassboro, NJ**



**Leanne Price** matched at **Clifford Beers Clinic** in **New Haven, CT**



**Jaimie Rubin** matched at **Oklahoma Health Consortium** at the **University of Oklahoma**



**Karissa Spurgeon** matched at **The Behavioral Health Network, Carson Center**



**Stephanie Steele-Wren** matched at the **University of Albany**

*Congratulations to our newest intern cohort, we wish you all success!!!*

# WELLNESS CORNER



Sleep is an essential part of a healthy lifestyle, not an optional part of your day. Sleep, much like exercise and diet, are important for your mind and body to function at its best. Most young adults need approximately 7-8 hours of sleep each night, but the amount differs for everyone.

Not getting enough sleep can have an impact on your memory, concentration, mood and behavior, reaction time, and fighting off illness. Here are a few tips that may help you make a friendlier sleep environment.

Design tips to optimize your sleep environment:

- ✚ A room that has a cool temperature, is quiet, dark, comfortable, and free of interruptions is typically suggested for effective sleep environments.
- ✚ Blackout curtains, eyeshades, earplugs, “white noise,” humidifiers, or fans can all aid in creating a sleep environment that works best for you.

How can you sleep smart?

- ✚ Get comfy- make your bed a place where you want to sleep. Avoid watching Netflix, studying, or hanging out in bed if you can help it.
- ✚ Turn off- turn off all your electronic devices (30 minutes) before bed and invest in an alarm clock so you can truly leave your phone.
- ✚ Skip Dunkin- avoid all stimulants including caffeine and nicotine at least 4-6 hours before going to bed.
- ✚ Get regular- the best way to optimize your sleep is to train your body is to wake up and go to bed at more or less the same time every day.
- ✚ Nap or not- If you are not getting enough sleep at night, 20-minute naps can be helpful. However, if you are having trouble falling or staying asleep, skip the daytime nap.

American College Health Association (2006). *A good night's sleep: Tips and support*.

Springfield College Health Center (2018). *Sleep Smart*.

# CONFERENCE EXPERIENCES

My experience attending the 4th annual Black Student Athlete Summit at the University of Texas at Austin was a great one. I got a chance to network with many professionals in fields that serve that Black student athlete population from little league sports to the professional and Olympic level. It was refreshing to notice there was distinct focus on topics related to mental health reflected in the programming, as several seminars/presentations focused on topics related to mental health. The highlight of my experience was the conversation I had with 400-meter Olympic gold medalist Sanya Richards-Ross. We spoke about her experience utilizing a sports psychologist and the influence that had on not only her ability to win gold, but her life in general. I look forward to attending the BSAS



next year and in many years to come. Athletics have been a huge influence in my holistic development, and is the case for many Black males who grow in U.S. society. An opportunity to attend an event that focuses on best practices and ways to improve the holistic development of a population of individuals with unique backgrounds and experiences was amazing.

**–Marcus Dumas, second year PsyD student**

The Association for the Study of Play (TASP) conference was held in Melbourne, FL from 3/1-3/3/18. The theme of the conference was “Fulfilling the Promise of Play,” which included presenters and attendants from all different fields including, but not limited to, occupational therapy, counseling, business, and education. The conference was fun, interesting, and unconventional all rolled into one, even including a workshop about sand therapy that was held on the beach! The discussion overall focused a lot on the phenomenon of the “abandonment of play,” which was mostly focused on children’s inability to play freely because every part of their lives are so structured, even organized sports, such as Little League. I had the opportunity to partake in a group presentation with Dr. Rick Paar, Lisa Mindell, and Mark Brown, of which the latter two, are in the CMHC Master’s program. The presentation was a panel made up of different case studies with clients who have history of trauma. My fellow presenters and I talked about our specific clients and how we





# How to put the “P” in Private Practice

By Jeff Bentley

Many of us in the program have aspirations to start a private practice once we get those coveted PsyD credentials and licensure as an independent practitioner. And why not? Working in private practice is a great way to go professionally. You get the freedom to be your own boss. You set your own hours. You can specialize with a specific population or mental health challenge. The pay can be great. The list goes on and on. Starting a private practice is no easy task though. Many therapists put forth the effort to do so, but end up hitting set back after set back. I wanted to share some personal insights from my experience of opening a private practice and how to put the “P” in making a profitable private practice.

## Overhead

One of the first things to consider in starting a private practice is: What is it going to cost to get this going? You might be surprised at how little it takes to start. Your main expense will be your office. How much the cost of rent is will vary depending upon where you are in the country. Nonetheless, there’s a couple of ways to go about securing a location at a low cost. The first way is to simply rent out another therapist’s office for a few days a week. Because there are so many therapists out there that do private practice part-time, there are a lot of empty therapists’ offices most days of the week. It is best if you already know someone with an office that is willing to sublet it to you, but if not you can always go on craigslist or even contact therapists at random and ask. This kind of request has been presented to me several times. If you are planning on staying around the area, I have seen sublet offices in Northampton and Longmeadow, MA for as low as \$200 a month.



The alternative to subletting is to simply get your own space. You’ll find that there are clusters of therapist offices in business complexes that rent out single office space or parts of a suite. This type of office is where most outpatient therapists find themselves. It is important to remember that as you are starting a new office you can start small and you do not necessarily need something fancy. You can always work yourself into a nicer/bigger office once your practice is off the ground. This was my experience. I was lucky enough to find a small office with a window that did not require a lease. After a few months I was then able to afford moving into a bigger space within the same suite. To give you an idea of actual costs to rent in the area, I have seen smaller office spaces in Northampton, East Longmeadow and Springfield at \$300 a month. Only \$100 more than subletting, albeit the sublet offices come with furniture and are usually nicer.

Beyond rent for an office space, you will find some other reoccurring expenses like liability insurance and advertising. Liability insurance is a must have for obvious reasons and it’s not hard to obtain, but it is important to remember that not all policies are created equal. There are cheaper liability insurance policies that meet the basic criteria in order to become paneled with insurances, but it could end up costing you more in the long run if you get sued. Make

sure you understand the difference between claims-based vs occurrence coverage as well as the types of claims your policy will cover. That being said, a good insurance plan is only about \$120 a year for a part-time private practice masters-level therapist.

Advertising is another important factor in opening a practice. How much you'll have to spend is largely dependent upon where you are and how heavily saturated the market is with therapists. I will speak more about this later on. Nonetheless, advertising doesn't have to be a big expense. The most common place to advertise is through PsychologyToday.com, which runs at \$30 a month. However, it is not hard to find an Internet coupon to get the first 6 months for free. Facebook ad campaigns are also easy to set up and can be nice because you can target a specific demographic/location. They are also easy to control your costs because you can set a specific budget that Facebook will adhere to. There is a debate, however, on how successful they are. When was the last time you clicked on a Facebook ad?

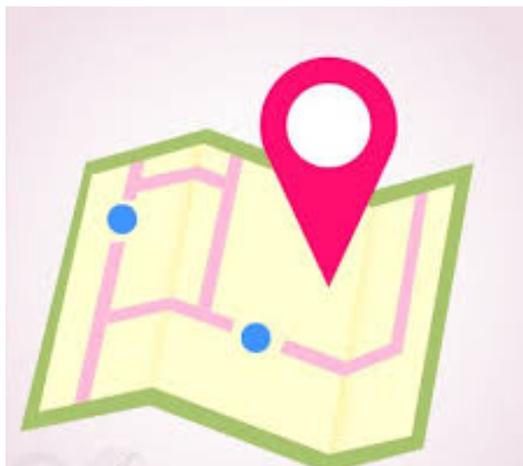
With all that being said, there is not really a need to spend money on advertising. As with most things in life, who you know will carry you a long way. In the world of outpatient therapy, primary care providers and psychiatrists are the people to know. PCPs are often looking to refer their anxious/depressed clients to providers in the area and they don't always have professional contacts. The same is true for psychiatrists that don't do psychotherapy. For those of you that struggle making these types of soliciting contacts, don't worry. You can always approach them with the pretense that you are looking for providers to send your clients to for medication management. If they think you are referral source for them, they will likely be eager to talk with you and you will not feel like you have to sell yourself. Other no-cost referral sources are: ecclesiastical leaders, crisis outreach teams, school counselors, and other therapists. It's also noteworthy that the more you can differentiate yourself as a mental health provider, the easier these contacts will be. For example, I do family

therapy with adolescents and this niche is a missing mental health service in this area. This need has made putting myself out there a lot easier because most providers are eager to learn about how I can help their patients.

### **Location! Location! Location!**

I alluded to location earlier, and boy is it important! I have opened up an office in two locations and they have been very disparate experiences. Part of the factors to consider in location is market saturation of therapists. The more therapists there are in any given location, the more difficult it is going to be to open an office for all of the obvious reasons (more people going after the same piece of pie, more people

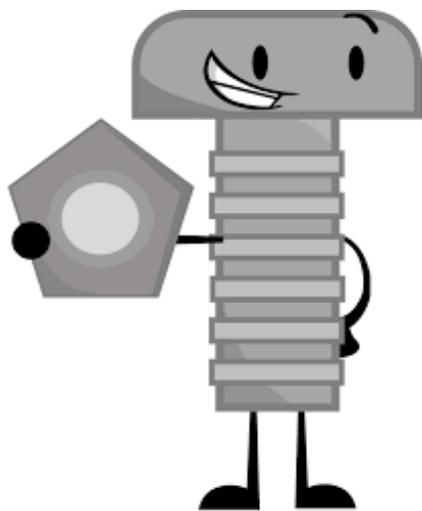
going after referral sources, etc.). Some less obvious market saturation factors are that it drives down the cost of therapy. No one likes to take advantage of this saturation of therapists more than insurance companies. Let me give you some numbers. In my first private practice location in Salt Lake City, Utah, insurance companies generally paid about \$60 to \$65 dollars for a 50 minute session by a master's level therapist and just above \$70 for a doctorate level clinician. In contrast, my current area has fewer therapists and thus pays master's level clinicians up to \$113 for the same service, however, most are in the \$70 range. Some of my colleagues have told me that one particular insurance reimburses \$173 for master's level sessions, minus the client's co-pay. Of course there are caveats to the \$173 a session, my colleagues are specialists in eating disorders and if the number of therapists ever increases in our zip code, the reimbursement rate will most assuredly go down (the insurance company is currently mailing therapists in the area asking them to get paneled with them).



Another note on insurance companies is that they can limit the number of in-network providers. I have had several colleagues in Utah become extremely frustrated with being told there is not a need to add additional preferred providers. I find this denial hard to believe regardless of the area you are in, but it does happen and it can impact your ability to find clients. An easy way to find out if you will run into this limit is by calling the desired insurance and asking if they are looking for additional providers where you are located.

## Nuts and Bolts

Beyond identifying an area, office, and referral sources there are a lot of other things to do in starting an office. These include: obtaining a National Provider Identifier number, registering with the Universal Provider Datasource, getting paneled with insurance companies, getting a business license, figuring out to maintain/store paperwork, creating your own documents like informed consent and



release of information, and developing a network of colleagues so you are not practicing alone. Space does not permit me to go into depth with all of these tasks, but it is important to note that registering with the Universal Provider Datasource and getting paneled with insurance companies can be onerous tasks that can take months! There are companies that will do these things for you, but in some cases it does not make it that much easier or time consuming. You will also have to pay them for each insurance company you want to be paneled with, which can add up quickly.

Opening a practice does not only take some money and effort, it also takes time, patience, perseverance, and planning ahead of time. If at some point in the future you want to venture into the private practice world and leave your structured job, make sure to start the process before you leave your employment, otherwise you may find yourself without an income. Knowing people in the area can also save you a lot of headache in navigating these tasks so be sure to make professional contacts wherever you end up practicing.



# PRACTICUM SPOTLIGHTS

# VA

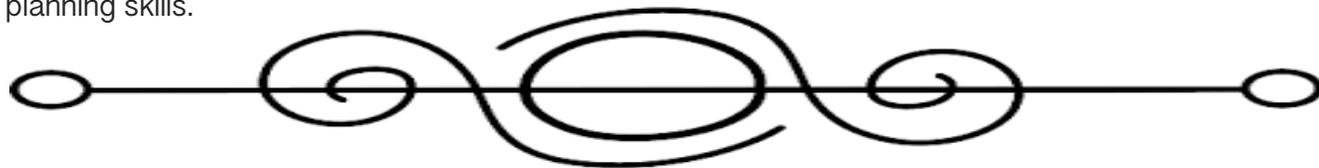


## U.S. Department of Veterans Affairs

### VA Connecticut Healthcare System, Greater Hartford Area

Contact: Dr. Gary Bryson (Associate Chief of Psychology, VA CT Healthcare System)

The Psychological service at VA Connecticut Healthcare System offers mental and behavioral characteristics to an individual or group. Practicum training opportunities include psychological evaluation, diagnosis, brief and long-term individual and group treatment as well as consultation to other disciplines regarding psychological issues. There are possible opportunities to work with the substance abuse treatment program where interns will learn assessment, case management, and discharge planning skills.



### Springfield Vet Center, West Springfield

Contact: Kelly M. Coxe

The Springfield Vet Center is a clinic in the Department of Veterans Affairs that specializes in therapeutic services for returning combat veterans, their families, veterans with military sexual trauma (MST), and bereavement. This practicum includes the following training opportunities: Individual and group psychotherapy, psychological assessment, training in evidence based psychotherapy for PTSD including Prolonged Exposure (PE), Cognitive Processing Therapy (CPT), sexual trauma, and substance use. We are looking for students who are ready for advanced training with previous clinical experience and a passion for work with veterans.



## Mount Holyoke College

50 College St, South Hadley, MA 01075

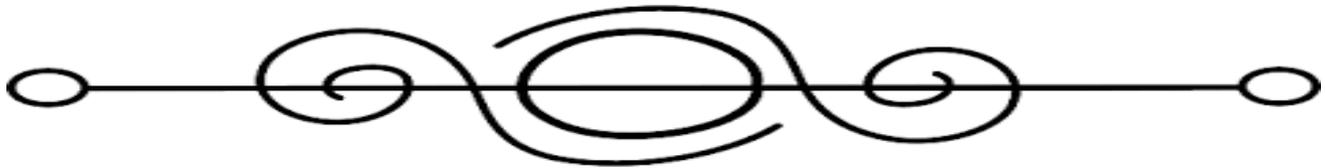
Mount Holyoke college provides college counseling, individual therapy, possible group therapy, outreach, crisis intervention, and consultation. Our staff consists of licensed clinicians, a psychiatrist who



prescribes medication, post-graduate and pre-graduate trainees, and administrative support staff. Although we spend much of our time in one-on-one meetings with students, we work as a team to address the needs of individual students and the community. We appreciate being part of a vibrant learning community and respect the personal struggles that accompany academic and emotional growth during the college years. We are dedicated to

the provision of culturally competent services and issues of diversity, equity, access, and inclusion.

Contact: Beth Feeney, *Director of Counseling Service*



## Eastern Connecticut State University

**Contact:** Joseph Adam Cherepon, Ph.D., *Director of CAPS*  
182 High Street Willimantic, CT 06226-2295

Eastern CAPS offers a full range of support services to all enrolled students. These services include individual, group, and couples counseling; psychiatric services; crisis intervention; consultation for faculty, staff, and family members; and referrals for outside services.

Athletic Counseling (AC) track: This rotation will involve working with the student-athlete population. Individual counseling with athletes at the counseling center is offered as well as outreach, presentations, groups, and performance psychology work with individual athletes. Additional presentations will be given to coaches. Group supervision will be conducted with the practicum trainees and staff in the counseling center.



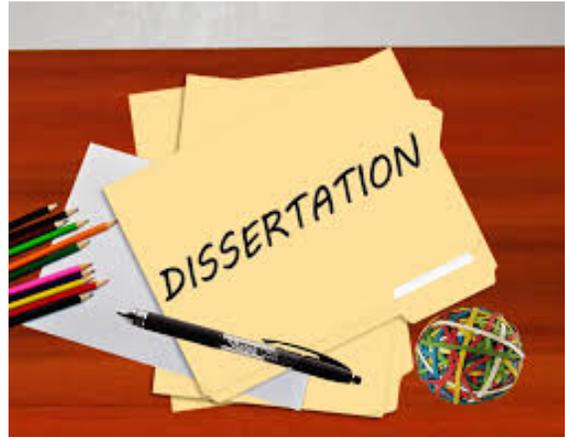
# SHOW ME THE MONEY

The Graduate Student Research Fund provides financial assistance to PsyD students who are completing their dissertation.

## When Can I Apply?

Two Options:

- After you complete your dissertation but before your graduate. You will need to itemize expenses and have receipts showing the item, its cost, and the date of purchase. Apply on or before December 1st or April 1st.
- Before you incur an expense (but after your proposal meeting and IRB approval). A \$500 request limit per study is stipulated for students who choose this option and in accordance with the purchasing procedures of the College.



## Students may submit requests during the academic year

- No later than November 1st, fall semester (money must be spent by June 30)
- No later than March 1st, spring semester (money must be spent by June 30)
- No later than May 1st, for funding available by July 1st (money must be spent by June 30)

## Point to Keep in Mind

- The funds must be spent during the fiscal year in which the money was granted (FY begins July 1st and ends June 30th).
- Applications must be typewritten.
- No maximum exists for a request for reimbursement of previously incurred expenses. For all requests, however, a floor of \$50 for each study has been established which means a student will be expected to incur the first \$50 of expenses. Therefore, research projects for which the total amount of expenses is \$50 or less should not be submitted. Applications should include the total expended.
- In the publication of any research project supported by monies from this fund, recognition should be given to Springfield College for the financial support.

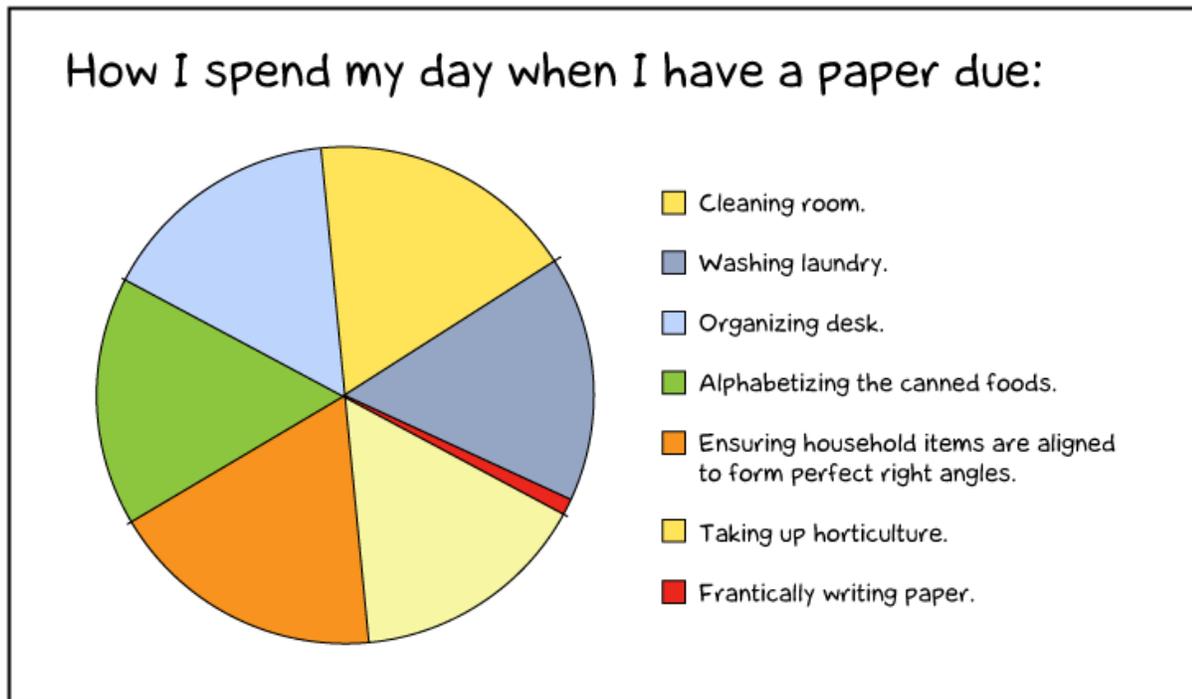
## Examples of Expenses That Could Be Funded

- Standardized tests
- Copying of questionnaire
- Mailing of questionnaire
- Transportation costs for purposes of obtaining data
- Cost or lease of equipment or supplies necessary to obtain data
- Interview transcription costs
- Translation costs for cross-cultural research projects

## Examples of Expenses That Cannot Be Funded

- Secretarial assistance
- Cost of thesis paper
- Binding of thesis or dissertation
- Copying of thesis or dissertation
- Payment to participants
- Cost of travel to a professional meeting to present results of research
- Cost of a book on the research topic
- Cost of a computer search

If you have questions concerning the legitimacy of expenses, please contact the School of Arts, Sciences, and Professional Studies - **Dr. Anne Herzog (413-748-3713)**. The application is available on the PsyD Moodle page.



Doghouse Diaries  
"We ate your homework."

# Division 17 - Society of Counseling Psychology

Student Affiliates of Seventeen (SAS) is a national membership organization for students associated with the Society of Counseling Psychology (SCP), Division 17 of APA

## Purpose of SAS:

- ☆ To enhance contact and communication between students and SCP membership
- ☆ To enhance student engagement in SAS and SCP
- ☆ To promote the professional development of counseling psychologists-in-training
- ☆ To promote diversity and social justice within SAS

## Benefits of being a Doctoral Student Member:

- Leadership Opportunities
- Information for finding, applying to and interviewing for internships
- Licensure information
- Funding opportunities
- Networking
- Post-doc information



Current SAS Program Rep for Springfield College: Kyrsten Belini, 3<sup>rd</sup> year

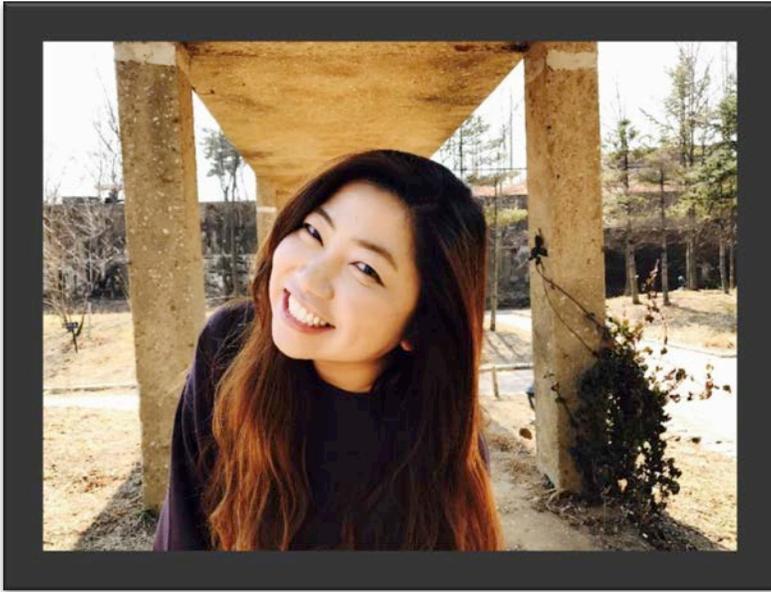
\*If interested in taking over as program rep for our program, please contact

Kyrsten at [kbelini@springfieldcollege.edu](mailto:kbelini@springfieldcollege.edu)



## Division 35: Society for the Psychology of Women

Founded in 1973, the Society for the Psychology of Women aims to make available an organizational base for all feminists that are interested in teaching, research, and practice with regard to the psychology of women. Members receive the *Psychology of Women Quarterly* journal and the *Psychology of Women Newsletter*. A previous APA membership is not required. As a graduate student, you may apply to become the Springfield College Campus Representative and Graduate Student Representatives. If you are interested, contact Dr. Sally Hage, [shage@springfieldcollege.edu](mailto:shage@springfieldcollege.edu). Division 35 is launching a free membership campaign where new members can join for free. To become a member, go to Division 35's website at <http://www.apadivisions.org/division-35/membership/index.aspx> and click on the "JOIN DIV. 35" option.



## **CONGRATULATIONS TO YUNJIN LEE!!!**

**Yunjin Lee**, a current PsyD student on internship, was selected as a recipient of the Distinguished Graduate Student Award. She was selected to represent the School of Arts, Sciences and Professional Studies because of her superior academic performance and contributions in the areas of leadership, research and service to humanity. Congrats, Yunjin!!

## **CONGRATULATIONS & FAREWELL TO DR. PEIWEI LI!!!**

For four years Peiwei has been a prominent member of the PsyD department and Springfield College community. As a methodologist, Peiwei's research focuses on applying and developing critical qualitative methodology inspired by critical and feminist theories. She is particularly intrigued by the development of self and identity, and the catalyzing nature of knowledge towards consciousness raising and liberation. As a researcher, she is passionate about culture, diversity, and social justice, especially at the intersection of race, gender, and class. Peiwei has had a significant impact on the students at Springfield College and will continue to make an impact in her new faculty position in the PsyD program at Lesley University in Boston, MA. As a professor, her student-centered approach has resonated with many and created a warm and professional environment where collaboration was a focus. Peiwei challenged students to go outside their comfort zone and for that we are forever grateful. We wish you success on your journey, Peiwei and we will miss you!!!!



# Updates from a few of our ALUMNI...

**PRIYA PANDIT '16** received her NY license (September) and her CT license (December). She recently accepted a position as a psychologist at Sacred Heart University Counseling Center in Fairfield, CT!

**SEAN DEMARTINO '16** accepted a position at CSI as the Acting Practicum Program Administrator overseeing the masters' internship and doctoral practicum programs. He also passed the NCHME recently. Personally, Sean and his wife recently bought a home in September and are expecting their first baby at the end of June!



**DOLORES CHRISTENSEN '17** passed the EPPP in December! She has accepted the position of Junior Program Chair for Division 47 of APA where she will begin her two-year term in August!

**Rachel Walker '16** is coming up on her one year anniversary at the University of Delaware Counseling Center (April 24<sup>th</sup>) and she and her significant other will be moving into a house later this month!

**Ron Ma '16** is at the University of Washington, Seattle Counseling Center and The National Register used his photo for a promotional banner that will be seen at APA in August!



alumni

**Adisa Haznadar '17** is currently a postdoctoral fellow at the University of North Carolina, Wilmington (UNCW) Counseling Center. She recently accepted a job offer at Marquette University Counseling Center in Milwaukee, WI as a staff psychologist/outreach coordinator!

**Erica Beachy '16** is currently a licensed counseling and sport psychologist at the University of North Carolina at Chapel Hill, but has accepted a new position at Becker College in Worcester, MA! She will be the new Associate Director of Training and Outreach at the Counseling Center.

# PUBLIC SERVICE LOAN FORGIVENESS (PSLF) PROGRAM



Source of info: <https://www.fsis.usda.gov>

## ***What is the Public Service Loan Forgiveness Program?***

Congress created the Public Service Loan Forgiveness Program (PSLF) in 2007 to encourage individuals to enter and continue to work full time in public service jobs. Under this program, borrowers may qualify for forgiveness of the remaining balance due on their eligible federal student loans after they have made 120 payments on those loans under certain repayment plans while employed full time for at least 10 years by certain public service employers.

## ***What loans qualify for forgiveness?***

Only loans received under the William D. Ford Federal Direct Loan (Direct Loan) Program are eligible for PSLF. Loans received under the Federal Family Education Loan (FFEL) Program, the Perkins Loan Program, or any other student loan programs 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 made 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 made under a qualifying repayment plan, do not count as qualifying PSLF payments.

## ***What payment plans qualify for forgiveness?***

Payments made under one or more of the following Direct Loan Program repayment plans count toward the 120-month payment requirement provided all other criteria are met:

- Income Based Repayment (IBR) Plan
- Income Contingent Repayment (ICR) Plan
- 10-Year Standard Repayment Plan
- Any other repayment plan where the monthly payment amount equals or exceeds what would be paid under a 10-Year Standard Repayment Plan.

You must have made 120 separate monthly payments after October 1, 2007, on the Direct Loan Program loans for which forgiveness is requested. Earlier payments do not count toward meeting this requirement. Each of the 120 monthly payments must be made for the full scheduled installment amount within 15 days of the due date.

**IMPORTANT NOTE:** *The PSLF Program provides for forgiveness of the remaining balance of a borrower's eligible loans after the borrower has made 120 qualifying payments on those loans. In general, only borrowers who are making reduced monthly payments through the Direct Loan Income Contingent or Income Based repayment plans will have a remaining balance after making 120 payments on a loan. Since the 10-Year Standard Repayment Plan requires you to fully pay off your loan within ten years (120 monthly payments), you will not have any remaining loan balance*

to be forgiven if you make all of your 120 required payments under a 10-Year Standard Repayment Plan. The 10-year Standard Plan is included as an eligible repayment plan for PSLF purposes so that borrowers may receive credit toward the required 120 PSLF payments for payments they may have made under this plan before switching to either IBR or ICR plans or after leaving IBR or ICR plans.

### ***What kinds of employment qualify?***

Qualifying employment is any full time employment (generally, as determined by the employer) with a federal, state, or local government agency, entity, or organization or a non-profit organization that has been designated as tax-exempt by the Internal Revenue Service. The type or nature of employment with the organization does not matter for PSLF purposes. Additionally, the type of services that these public service organizations provide does not matter for PSLF purposes.

### ***When may I apply?***

Borrowers may not apply for loan forgiveness until after they have made 120 separate monthly qualifying loan payments while being employed full time at a qualifying public service organization, and only payments made after October 1, 2007, count toward the required 120 separate, monthly payments. The earliest date that any borrower will be eligible to apply for PSLF is October 2017.

### ***What are the application requirements?***

Prospective applicants must meet and maintain the following requirements for loan forgiveness under the PSLF Program:

- You must not be in default on the loans for which forgiveness is requested.
- You must be employed full time by a public service organization when making each of the required 120 monthly loan payments at the time you apply for loan forgiveness; and at the time the remaining balance on your eligible loans is forgiven.

### ***How can I track my progress?***

The U.S. Department of Education has created the Employment Certification for Public Service Loan Forgiveness form [www.studentaid.ed.gov/publicservice](http://www.studentaid.ed.gov/publicservice) and a process to help you monitor your progress toward making the 120 qualifying payments necessary to apply for PSLF. You should complete the form, including your employer's certification of employment, and submit it to FedLoan Servicing, the PSLF servicer, at the address listed in Section 6 of the Employment Certification form.

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 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.



### ***Is the Employment Certification for Public Service Loan Forgiveness form required?***

While use of the form and process is not required, it will help you keep track of your progress toward meeting the PSLF eligibility requirements. If you do not periodically submit the form, you will still be required to submit a form for each qualifying employer at the time you apply for forgiveness and when forgiveness is granted.



**29<sup>th</sup> International Congress of Applied Psychology (ICAP)**  
**June 26-30, 2018**  
**Montreal, Quebec Canada**

**Association of Black Psychologists Convention (ABPsi)**  
**June 27-July 1, 2018**  
**Oakland, CA**

**126<sup>th</sup> Annual APA Convention**  
**August 9-12, 2018**  
**San Francisco, CA**

**33<sup>rd</sup> Annual AASP Conference**  
**October 3-6, 2018**  
**Toronto, Ontario, Canada**

