



## Student Loan Repayment Program Loan Documentation Guidance

Last Updated 4/9/25

### INSTRUCTIONS

Use this guidance to understand what types and formats of documents are needed to successfully apply for the Student Loan Repayment Program, starting October 1, 2024 (also called Fiscal Year 25, or FY25). **Before you begin**, please remember:

- ▶ **You will not be able to save your progress on the application** and return to it at a later time. For this reason, please verify your eligibility in advance and have **all** necessary information and electronic files ready when you access the application.
- ▶ **You may only submit once.**

The images or documents you will upload to the Michigan Department of Education (MDE) application for the Student Loan Repayment Program:

- ▶ must be in one of the acceptable file formats (.jpg, .png, .gif, or .pdf) with a total maximum file size of 25MB for all uploaded documents;
- ▶ must show that your loan(s) are active and being currently paid under federal [Public Service Loan Forgiveness](#) (PSLF);
- ▶ must show that your loan(s) are income-based, if your loan(s) are eligible for an income-based loan type or payment plan;
- ▶ must show your legal name with the amount you currently pay per month, and the amount(s) you paid for any past month(s) since October 1, 2024;
- ▶ must show a clear and exact match to the total monthly amount(s) you reported on the application; and
- ▶ **do not** show your social security number (SSN), credit card number(s), or home address information (please redact, cut, or edit this information out on all images you upload).

If you have multiple loans under PSLF, you must provide documentation that shows payments for all loan(s). If possible, please be sure to provide documentation that shows the *total* or *combined* amount of your monthly payments.

On the next page are some samples from common loan servicer screens to assist you in making sure you are uploading correct documentation.

### IMPORTANT!

**Failure to upload documentation that meets these requirements may result in disqualification from the FY25 application for the Student Loan Repayment Program.**

**A POTENTIAL PARTICIPANT MUST ATTEST THAT THE INFORMATION AND DOCUMENTATION PROVIDED IS TRUE AND COMPLETE TO THE BEST OF THEIR ABILITY**

Failure to do so may result in disqualification from participation in the Student Loan Repayment Program and may require repayment of funds.



## SHOW EVIDENCE OF PSLF STATUS

If you have not already qualified your student loans in federal Public Service Loan Forgiveness (PSLF), or if you do not know your PSLF status, you must **first** follow the instructions on the federal Student Aid website found at:

<https://studentaid.gov/articles/manage-your-pslf-progress/>

One of the uploaded documents, screenshots, or images must show a “Qualifying” status from the federal PSLF website. The loans listed as “Qualifying” must match those that you list on the application. Note that multiple loans might be listed on the one screen.

A screenshot of the Federal Student Aid website's "PSLF Payments" page. The page shows a navigation menu with "Loan Details", "Payment History", "Employment Certification", and "Payment Eligibility". The "Payment History" tab is selected. A notification banner at the top states: "Updates in Progress. Your PSLF payment information below may only reflect activity through April 2024 prior to the processing pause. We continue to work on updating your PSLF payment counts and expect updates through the end of 2024. Check back periodically." Below the notification is a table of payments. The table has columns for "Loan", "Payment Period", "Payment Status", and "Details". A large green checkmark icon is overlaid on the "Payment Status" column. The table lists six "5 - Graduate PLUS Loan" entries with payment periods from 11/2022 to 4/2023, all with a "Qualifying" status.

Loan	Payment Period	Payment Status	Details
5 - Graduate PLUS Loan	4/2023	Qualifying	View Details
5 - Graduate PLUS Loan	3/2023	Qualifying	View Details
5 - Graduate PLUS Loan	2/2023	Qualifying	View Details
5 - Graduate PLUS Loan	1/2023	Qualifying	View Details
5 - Graduate PLUS Loan	12/2022	Qualifying	View Details
5 - Graduate PLUS Loan	11/2022	Qualifying	View Details

### VERY IMPORTANT!

Failure to upload evidence that student loans are “Qualifying” under federal PSLF will result in **disqualification from the FY25 Student Loan Repayment Program**, even if other documents, screenshots, or images from loan servicers are provided.

Note that even though your PSLF screens may show that your current employer may not yet have verified your employment, your loans may still show a status of “Qualifying” from previous verification. **This is acceptable!** This can sometimes be the case if an educator leaves one district and becomes employed by another.

**EXAMPLE LOAN PAYMENT STATEMENT**



Below is an example of a printed statement that could be used to establish loan verification. A printed statement would first need to be electronically scanned to .pdf format for upload.

**LOOKS GOOD!** 

This is a good example of a clear match between full name, amount, and the date of payment.





An account number for the loan itself is optional but recommended for ensuring a match to identity.

<b>Name</b> JONATHAN TAYLOR		<b>Account Number</b> 59 7894 6679		<b>Date Billed</b> 05-09-22	<b>Date Due</b> 06-03-22						
<b>Date Last Payment Received</b> 05-03-22	<b>Principal Paid Since Last Statement</b> \$205.63	<b>Interest Paid Since Last Statement</b> \$16.89	<b>Fees Paid Since Last Statement</b> \$0.00	<b>Total Pmnts Rcvd Since Last Statement</b> \$222.52							
<b>Bill Type</b> INSTALL	<b>Amount Past Due</b> \$0.00	<b>Current Due</b> \$222.52 	<b>Total Due</b> \$222.52	<b>Outstanding Interest to Date</b> \$3.23	<b>Outstanding Late Fees To Date</b> \$0.00						
<b>Loan Seq</b> 1	<b>First Disb</b> 02/18/20	<b>Loan Program</b> PRCNS 	<b>Status</b> REPAY	<b>Owner</b> SOFI	<b>TRM</b> 60	<b>Monthly Installment Amount</b> \$222.52	<b>Int Rate</b> 4.19%	<b>Balance</b> \$4,695.84	<b>Amount Past Due</b> \$0.00	<b>Current Amount Due</b> \$222.52	<b>Total Amount Due</b> \$222.52

**IMPORTANT NOTE**

Your document should show your loan type. If you are not eligible for an income-driven repayment (IDR) loan type or payment plan, you must keep documentation that shows that your loans are not eligible.

**Customer Statement**

<b>Account Number</b> 59 7894 6679	<b>Date Due</b> 06-03-22 	<b>Amount Paid</b> <input type="text"/>	<b>Total Amount Due</b> \$222.52 
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202212901597894667910000222520000000000000005



#BWNFKXN  
#B824 0705 9405 25L5#  
JONATHAN TAYLOR  
804 S HEDGEWOOD ST  
ANDOVER KS 67002-6603

MOHELA  
PO BOX 1022  
CHESTERFIELD MO 63006-1022



**IMPORTANT NOTE**

Your home address is **not** necessary on your uploaded documentation and is considered personally identifiable information (PII). Please redact or edit it from uploaded documents.



**EXAMPLE SCREENSHOT FROM AN ONLINE PAYMENT SITE**

Below is an example of a screenshot from a loan servicer’s website that could be used to establish loan verification.

**LOOKS GOOD!** ✓

The full name, amount(s) of current loan payment(s), and the due date(s) for these loan(s) are clearly shown. It is also clear that the borrower has IDR plan(s).

⚠ However, if the IDR status was not clear from this one screen, **additional screenshots would be necessary** to show that the loan(s) were IDR plans (if applicable for the loan types), for example on the “Repayment Options” screens.

The screenshot shows the EdFinancial Services website interface. At the top right, the user's name "LILIANA HALL" and "Account Profile" are visible, along with a "Log Out" button. A green checkmark is placed over the user information. The main heading is "Account Summary" with a subtext "As of 09/20/2023 (ET)". Below this, there are two rows of payment information: "Total Payment Due: \$106.70" and "Current Amount Due: \$106.70", both with green checkmarks. A green callout box highlights an "IDR Renewal Certify Here!" message. The "Your Loans" section contains a table with 10 rows of loan data. At the bottom, two yellow callout boxes with warning icons indicate that the total loan balance and total number of loans are not shown.

Loan	Type	Due Date	Amount	Status	Auto Pay
1-01 Direct Loan - Subsidi...	Direct	10/28/2023	\$14.09	Payment Due	
1-02 Direct Loan - Unsubsidi...	Direct	10/28/2023	\$8.05	Payment Due	
1-03 Direct Loan - Subsidi...	Direct	10/28/2023	\$18.12	Payment Due	
1-04 Direct Loan - Unsubsidi...	Direct	10/28/2023	\$6.04	Payment Due	
1-05 Direct Loan - Subsidi...	Direct	10/28/2023	\$22.15	Payment Due	
1-06 Direct Loan - Unsubsidi...	Direct	10/28/2023	\$8.05	Payment Due	
1-07 Direct Loan - Subsidi...	Direct	10/28/2023	\$9.29	Payment Due	
1-08 Direct Loan - Unsubsidi...	Direct	10/28/2023	\$5.81	Payment Due	
1-09 Direct Loan - Subsidi...	Direct	10/28/2023	\$9.44	Payment Due	
1-10 Direct Loan - Unsubsidi...	Direct	10/28/2023	\$5.66	Payment Due	

Note that even though no loan account number(s) are visible, the borrower’s name appears at the top of the screen, enough to establish identity.

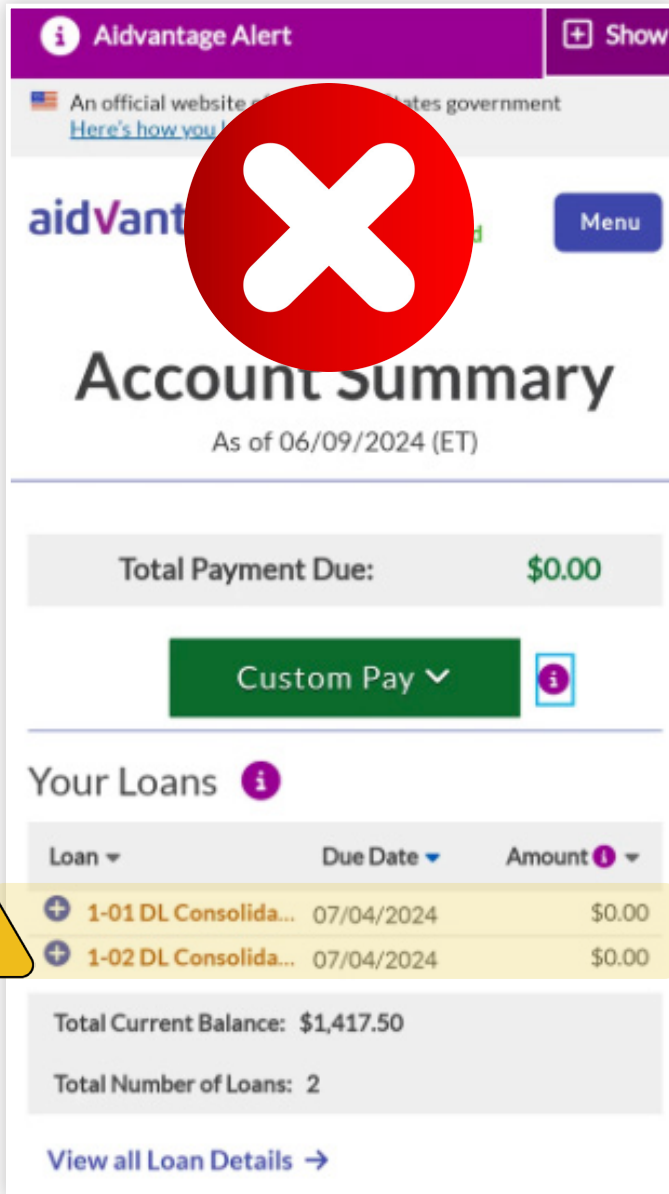
**IMPORTANT NOTE**

If multiple loans are claimed as eligible, they must all be clearly listed in the uploaded documents. Note that **multiple screenshots or documents** may be necessary.



**BE CAREFUL BEFORE YOU RELY ON MOBILE SCREENSHOTS!**

Below is an example of a screenshot from a mobile phone app—but take careful note of what is missing!

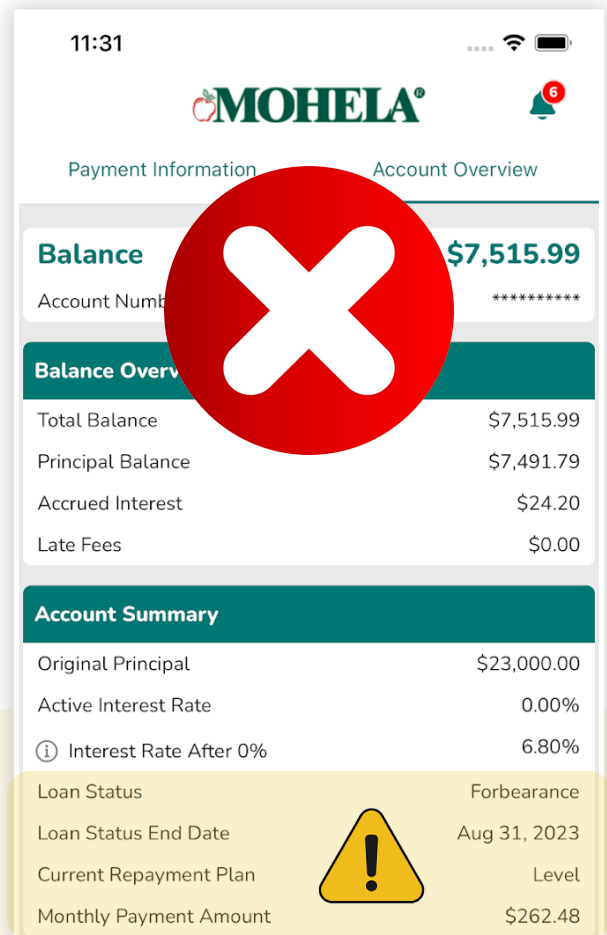


**THESE ARE NOT ENOUGH! ❌**

These may be real screenshots taken from a phone, but there is **not enough information** on these screenshots alone to satisfy the requirements on page 1.

However, these could be used **together with other documents** (such as a downloaded .pdf) showing:

- ▶ Legal name of borrower
- ▶ Whether the loans are IDR plans, if applicable for the loan types



**IMPORTANT NOTES**

Be especially careful when uploading images of an “Account Overview” screen as it may not show the same information as a “payment due” screen might show.

In the MOHELA screen to the right, the amount and the loan type are clear, but not the person’s name is not shown, and the date when a payment was last made is not reported on this screen. Note that applying for the program with loans in forbearance is allowed, but note that it will result in a \$0 payment for the month(s) of forbearance.