

<b>Student Loan Repayment</b>			
	<b>Question</b>	<b>Answer</b>	<b>OPM URL</b>
15	When can a Bureau or equivalent office offer a student loan repayment benefit plan?	A Bureau or equivalent office may offer a student loan repayment benefit plan to facilitate recruitment or retain highly qualified employees who meet the eligibility criteria established in 5 CFR 537.104.	<a href="http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=1#url=FAQs">http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=1#url=FAQs</a>
16	Who is ineligible for the student loan repayment benefit plan?	Employees serving under schedule C appointments and employees who have defaulted on student loans are not eligible for the incentive until the loan is removed from default.	
17	What type of loans are eligible for the student loan repayment benefit plan?	The student loan repayment benefit is limited to outstanding federal insured or guaranteed loans, as defined in 5 CFR 537.102, made by higher education institutions or banks and other private lenders as authorized by the Higher Education Act of 1965 and the Public Health Service Act.	<a href="http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=1#url=FAQs">http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=1#url=FAQs</a>
18	What are the monetary limits for the student loan repayment benefit plan?	The student loan repayment amount paid by the Bureau or equivalent office is subject to a maximum limit of \$10,000 per employee per calendar year and a lifetime total of \$60,000 per employee.	<a href="http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=1#url=Overview">http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=1#url=Overview</a>
19	Who are the approving officials for the student loan repayment benefit plan?	<p>The following outlines the requirements for a student loan repayment benefit plan:</p> <p>A. Decisions to approve or disapprove a student loan repayment benefit will be made no lower than the heads of the Bureaus or equivalent offices. With their Assistant Secretary's approval, a bureau or equivalent organization head may re-delegate approval authority to an appropriate official(s), no lower than two supervisory levels below the Bureau or equivalent office head.</p> <p>B. Decisions to approve or disapprove a student loan repayment benefit for employees in the Immediate Office of the Secretary and in the Office of the Secretary will be made by the Assistant Secretary – Policy, Management and Budget (PMB). Requests will be made submitted through the appropriate assistant Secretary or equivalent official to the Assistant Secretary – PMB. This authority may be re-delegated at the discretion of the Assistant Secretary – PMB.</p>	<p>The following outlines the requirements for a student loan repayment benefit plan:</p> <p>A. Decisions to approve or disapprove a student loan repayment benefit will be made no lower than the heads of the Bureaus or equivalent offices. With their Assistant Secretary's approval, a bureau or equivalent organization head may re-delegate approval authority to an appropriate official(s), no lower than two supervisory levels below the Bureau or equivalent office head.</p> <p>B. Decisions to approve or disapprove a student loan repayment benefit for employees in the Immediate Office of the Secretary and in the Office of the Secretary will be made by the Assistant Secretary – Policy, Management and Budget (PMB). Requests will be made submitted through the appropriate assistant Secretary or equivalent official to the Assistant Secretary – PMB. This authority may be re-delegated at the discretion of the Assistant Secretary – PMB.</p>

	<p>What are the criteria that must be considered when authorizing a student loan repayment benefit?</p>	<p>The following criteria must be met or considered when authorizing a student loan repayment benefit:</p> <p>A. Recruitment – A student loan repayment benefit may be paid provided there is a written determination by the approving official that, in the absence of such a benefit, the Bureau would encounter difficulty in filling the position with a highly qualified candidate. Determinations for recruitment must be made before the employee actually enters on duty in the position for which he or she was recruited.</p> <p>B. Retention – A student loan repayment benefit may be paid provided there is a written determination that the high or unique qualifications of the employee or special need of the Bureau for the employee’s services makes it essential to retain the employee, and that, in the absence of offering student loan repayment benefits, the employee would likely leave for employment outside the federal service. This determination must be based on a written description of the extent to which the employer’s departure would affect the bureau’s ability to carry out an activity or perform a function essential to its mission.</p> <p>C. Selecting Employees – When selecting employees to receive loan repayment benefits, bureaus must adhere to merit system principles and take into consideration the need to maintain a balanced workforce in which women and members of minority groups are appropriately represented in the Government service. Bureaus will establish oversight and accountability procedures to assess and ensure adherence to these requirements.</p>	
21	<p>What are the required documentation procedures for the student loan repayment benefit plan?</p>	<p>Each designated approving official is responsible for ensuring that the basis of the student loan repayment benefit is documented in accordance with the 5 CFR, Part 537 and DOI's Policy on the Student Loan Repayment Benefit Plan, PB NO.02-4 (537).</p>	
22	<p>Are there reporting procedures for the student loan repayment benefit?</p>	<p>Yes. As prescribed by the Office of Personnel Management , each Bureau shall compile and report annually, through the Office of Personnel Policy.</p>	<p><a href="http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=3#url=FAQs">http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=3#url=FAQs</a></p>
23	<p>What information is required in the annual report for the student loan repayment benefit plan?</p>	<p>The annual report to the Office of Personnel Management requires the following information:</p> <ol style="list-style-type: none"> <li>1. The number of employees selected to receive this benefit;</li> <li>2. The cost to the federal government for providing benefits under this plan; and</li> <li>3. The job classifications of the employees selected to receive loan repayment benefits.</li> </ol>	<p><a href="http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=3#url=FAQs">http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=3#url=FAQs</a></p>

24	What is the amount disbursed to the lender under the student loan repayment benefit plan?	The student loan repayment benefit plan amount disbursed to the lender will be the net amount after all taxes and other assessment have been withheld.	<a href="http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=3#url=FAQs">http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=3#url=FAQs</a>
25	Is a service agreement required when a student loan is paid under the student loan repayment benefit plan?	Yes. A student loan repaid under 5 CFR 537.106 requires a service agreement.	
26	What is the minimum period of continued service under 5 U.S.C. 5379 in a student loan repayment service agreement?	The minimum period is three years. Where appropriate, an approving official may seek agreements requiring a period of service beyond three years.	<a href="http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=3#url=FAQs">http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=3#url=FAQs</a>
27	When is a service agreement effective under the student loan repayment benefit plan?	The service requirement begins when the Bureau makes the first payment to the holder of the loan.	
28	When must individuals reimburse the Bureau for the gross amount of the student loan repayment benefit paid under the service agreement?	<p>Individuals must reimburse the Bureau for the gross amount of the student loan repayment benefit paid under the service agreement if their employment with DOI terminates before completing the period of employment specified in the service agreement if one of the following occurs:</p> <p>A. They are separated involuntarily on account of misconduct or performance.</p> <p>B. They leave the agency (DOI) voluntarily except in cases where they leave to accept employment in another federal agency and the service agreement does not stipulate that repayment is required in such cases.</p>	
29	When is an employee ineligible for continued benefits under the student loan repayment benefit?	<p>An employee receiving loan repayment benefits will be ineligible for continued benefits if the employee if any of the following occurs:</p> <p>A. Employee separates from DOI.</p> <p>B. Employee does not maintain an acceptable level of performance, as determined under standards and procedures prescribed for DOI.</p> <p>C. Employee violates any of the conditions of the service agreement.</p>	

30	What should a Bureau or equivalent office do if an employee leaves DOI voluntarily to enter the service of another federal agency before completing the student loan repayment benefit plan service agreement and the service agreement does not require repayment under such conditions?	The losing Bureau or equivalent office will contact the gaining federal agency and inform that agency of the employee's continued service requirement and coordinate repayment procedures with them if that employee leaves federal service before completing the remaining service.	
31	May Bureaus or equivalent offices repay more than one loan under the student loan repayment benefit plan?	Yes. Bureaus or equivalent offices may repay more than one loan as long as the payments do not exceed the legally prescribed limits.	<a href="http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=1#url=Overview">http://www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/?page=1#url=Overview</a>
32	Do employees receiving student loan repayment benefits agree to make loan repayments on the portion of the loan(s) that continues to be their responsibility?	Yes. The employees receiving loan repayments benefits must agree to make loan repayments on the portion of the loan(s) that continues to be their responsibility. The service agreement must state that failure to make their loan repayments terminates eligibility for further loan repayment benefits.	
33	What happens when loan payments under the student loan repayment benefit plan are made for periods of service that are not completed in accordance with the individual service agreements?	Loan payments made for periods of service that are not completed in accordance with individual service agreements are subject to DOI's debt collection process. Collection will be accomplished in accordance with the Department's regulations for collections by offset from an indebted Government employee under 5 U.S.C. 5514 and 5 CFR 550, subpart K.	
34	What happens when an employee moves to another Bureau or equivalent office within DOI before completing the period of service requirement outlined in the student loan repayment benefit plan service agreement?	The losing Bureau or equivalent office will inform the gaining Bureau or equivalent office of the employee's service requirement and take action to recoup the amount of the loan repayment if the employee terminates his/her employment with DOI prior to completing the service agreement. Money recouped by the employing Bureau or equivalent office will be transferred to the Bureau or equivalent office that disbursed the student loan repayments.	