**CHR Onboarding Checklist for New Employees**

**Start:**

q Log into [www.chr501.org](http://www.chr501.org/) , Click “Employee Forms” under the “Members” tab.

Password: GreatDoc1

q Copy and Submit Forms:   Due within **48 hours** of the date the Donation Authorization/Background Check Form was signed. \_\_\_\_\_\_\_\_

q Employee Agreement Videos and Test Completed

q DocuSign Employee Agreement Signed

q CHR Bank Account Form With picture of your State Driver’s License

q Federal W-4 Tax Form

q State Tax Form (if required by your state)

q Federal I-9

q CHR Employee application

q Proof of CHR As Additionally Insured on Your Malpractice Insurance

q Sign For Your IHMVCU/CHR Bank Account. Link Will Be Emailed to You.

q Complete the Gusto Payroll Processing Application. Link Will Be Emailed to You.

q Consolidate Student Loans (www.Studentaid.gov)

q Elect for Income Driven Repayment Plan (REPAYE; lowest payment/mo) (www.Studentaid.gov)

**Once your first quarterly 941 Tax withholding is complete:**

q Register for the PSLF Help Tool and complete the “Employment Certification Form” <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/public-service-loan-forgiveness-application>

**For the Next 10 Years or 120 qualifying payments:**

q You will continue to complete the “Employment Certification Form” ONCE A YEAR! This will ensure that your payments are applying.

 <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/public-service-loan-forgiveness-application>

q Submit proof of Insurance and License once a year.

q2022 q 2027  q 2032 q 2037

q2023 q 2028  q 2033

q2024 q 2029  q 2034

q2025 q 2030  q 2035

q2026 q 2031 q 2036

Complete PSLF Loan Forgiveness

**NOTE!!!!!!!!!!!ALERT!!!!!!!!!!!!BE AWARE!!!!!!!!!!!!**

The Federal definition of a “Qualifying Payment” is very specific.

A qualifying monthly payment is **a payment that you make after Oct.** **1, 2007**; under a qualifying repayment plan; for the full amount due as shown on your bill; no later than 15 days after your due date; and while you are employed full-time by a qualifying employer.

The payment must be made under an “Income Driven Repayment” (IDR) plan like “PAY” or “REPAY”.

The payment must be “on time”, that is no more than 15 days after your due date.

**BIG NOTE: Your student loan payment may not be paid EARLY!**

If you have paid your student loan payment early you must wait for the loan to become “Current” Payments made in advance do not qualify. As an example, I paid my loan 3 months in advance so that if there were any financial emergencies, I could use the advance payments as a buffer. So, when I went to certify my employment, I discovered the payments I made did not qualify for PSLF. I waited 3 months I was ahead and then the payments were “Qualifying” for PSLF.