



[OMB Control No. 3090-XXXX; Docket No. 2025-0001; Sequence No.2]

Information Collection; Student Loan Repayment Application and Service Agreement (GSA Form 5015)

AGENCY: Office of Human Resource Management, Strategic Planning, Policy, and Training Division, General Services Administration (GSA).

ACTION: Notice; request for comments.

SUMMARY: Under the provisions of the Paperwork Reduction Act, the Regulatory Secretariat Division will be submitting to the Office of Management and Budget (OMB) a request to review and approve a new information collection requirement.

DATES: Submit comments on or before **[INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*]**.

ADDRESSES: Submit comments identified by Information Collection 3090-XXXX; "Student Loan Repayment Application and Service Agreement (GSA Form 5015)" to:
<http://www.regulations.gov>. Submit comments via the Federal eRulemaking portal by searching for "Information Collection 3090-XXXX; "Student Loan Repayment Application and Service Agreement (GSA Form 5015)."
Select the link "Submit a Comment" that corresponds with "Information Collection 3090-XXXX; Student Loan Repayment Application and Service Agreement (GSA Form 5015)."
Follow the instructions

provided at the "Submit a Comment" screen. Please include your name, company name (if any), and "Information Collection 3090-XXXX; Student Loan Repayment Application and Service Agreement (GSA Form 5015)" on your attached document. If your comment cannot be submitted using <https://www.regulations.gov>, call or email the points of contact in the FOR FURTHER INFORMATION CONTACT section of this document for alternate instructions.

Instructions: Please submit comments only and cite "Information Collection 3090-XXXX; Student Loan Repayment Application and Service Agreement (GSA Form 5015)," in all correspondence related to this collection. Comments received generally will be posted without change to <http://www.regulations.gov>, including any personal and/or business confidential information provided. To confirm receipt of your comment(s), please check www.regulations.gov, approximately two-to-three days after submission to verify posting.

FOR FURTHER INFORMATION CONTACT: Colin C. Bennett, Human Resources Specialist, Office of Human Resources Management, Strategic Planning, Policy, and Training Division, at telephone 240-418-6822 or via e-mail to colin.bennett@gsa.gov for clarification of content.

SUPPLEMENTARY INFORMATION:

A. Purpose

Federal civil service personnel law, codified at 5

U.S.C. 5379, allows Federal agencies to use appropriated funds, revenue funds, or revolving funds, to pay for all or part of student loan debts incurred by job candidates or existing agency employees. By law, each candidate or employee is limited to a benefit of \$10,000 per calendar year and a lifetime limit of \$60,000 (at any agency or combination of Federal agencies). This benefit is paid by the Federal agency directly to the financial institution, and not to the job candidate or employee. When paid by an agency to the lender, these benefits are considered taxable wages and are subject to income tax withholding and Social Security and Medicare payroll taxes.

There are many eligibility requirements that must be met before agencies can transfer funds to a candidate's or employee's lender. First, the student loans must be made, insured, or guaranteed under parts B, D or E of title IV of the Higher Education Act of 1965 (20 U.S.C. 1071 *et seq.*). Normally these loans are part of the U.S. Department of Education's William D. Ford Federal Direct Loan Program. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans are all common types of Direct Loans.

Only certain types of Federal appointments are eligible. Non-career temporary appointments limited to 1 year or less are not eligible. Non-career term appointments of less than 3 years are also excluded. "Schedule C"

political appointments in the Title 5 excepted service are also not eligible. All candidates or employees who are eligible, and who receive benefits, must sign a service agreement to remain with the Federal Government (sometimes with the specific agency) for a period no less than 3 years. In practice, if payments are made annually over the course of multiple years, the service agreement length can last as long as 6 years under this recruitment and retention bonus authority.

To ensure that Federal funds are only used in an appropriate and strategic manner, the Office of Personnel Management (OPM) has promulgated civil services implementing regulations, found at 5 CFR part 537. These regulations stipulate that this authority is available to job candidates, who are not currently part of the Federal civil service, when the candidates are highly-qualified and the agency otherwise would encounter difficulty in filling the positions with highly qualified individuals. This authority is also available to facilitate the retention of agency employees when those employees would otherwise be likely to leave the Federal service agency for outside employment. In the retention context, agencies must determine that it is essential to retain the employees based upon their high or unique qualifications or a special agency need.

GSA, like many Federal agencies, has administrative

approval controls to make sure that funds are only used for the most appropriate recruitment or retention cases. At GSA, the administrative approval process is currently very cumbersome and laborious because it requires a custom-written memorandum by a "Requesting Official" (*i.e.*, the selecting official or employee's supervisor), routed through a senior "Reviewing Official" for budgetary approval, and then finally routed through three different divisions within the Office of Human Resources and then one additional office in the office of the Chief Financial Officer. Because each memorandum is custom-written, the agency is only able to transactionally process a very small number of requests each year (*i.e.*, typically 1 to 7 requests annually, across an agency of nearly 13,000 employees).

In an effort to improve Government efficiency, GSA proposes to standardize and streamline its agency process for this personnel authority by creating a new agency form, GSA Form 5015, "Student Loan Repayment Application and Service Agreement." The purpose of this form will be to collect together, in one place, information necessary to determine a job candidate's or employee's eligibility. The information collected will include the type of loan, the name and address of the lender, and a justification statement summarizing the candidate's or employee's knowledge, skills and abilities that support a "highly-

qualified" designation. The proposed form also will contain standard signature blocks for all 6 agency signatures that are required for transactional processing. The agency's current processing procedures are contained within the public administrative Order 9537.1B, "Student Loan Repayment Plan," found at <http://www.gsa.gov/>. The proposed form also contains the Service Agreement itself, so that all signatures and binding terms and conditions of the agreement are centralized into one location.

Public notice for GSA Form 5015 is sought because non-Federal job candidates may partially complete certain selections of the form, to aid the selecting official who is responsible for the vacancy announcement. For student loan repayment applications that are approved and processed, the GSA Form 5015 will be placed into the future or existing employee's Official Personnel File (OPF) as an agency temporary document, in accordance with the OPM Guide to Personnel Recordkeeping (available at <http://www.opm.gov>).

B. Annual Reporting Burden

Respondents: 25 per year.

Responses Per Respondent: 1.

Total Annual Responses: 25.

Hours Per Response: 8.

Total Burden Hours: 200.

C. Public Comments:

Public comments are solicited to help GSA understand whether or not creating the proposed new GSA Form 5015 will help to streamline the current consideration and approval process as well as save labor hours in the creation of requests and their subsequent approval and administrative routing. The agency would also like to know: (a) whether this collection of information is necessary, (b) whether it will have practical utility, (c) whether our estimate of the public burden of this collection of information is accurate (and based on valid assumptions and methodology), (d) whether or not there are ways to enhance the new form's utility and clarity of the information to be collected, and (e) whether or not there might be ways in to minimize the data collection burden through the use of information technology.

Obtaining Copies of Proposals: We have provided a copy of the proposed draft GSA Form 5015 at the end of this notice below the signature block. A copy of the proposed draft form can alternatively be obtained through GSA's Regulatory Secretariat Division by calling (202) 501-4755 or emailing GSARegSec@gsa.gov. Please cite OMB Control No. 3090-XXXX, *Student Loan Repayment Application and Service Agreement (GSA Form 5015)*, in all correspondence.

Lois Mandell,

Director,

Regulatory Secretariat Division,

General Services Administration.

Billing Code: 6820-FM

STUDENT LOAN REPAYMENT APPLICATION AND SERVICES AGREEMENT		OMB Control No.: Expiration Date:
PART I: APPLICATION		
1. Name (Last Name, First Name, Middle Initial)		2. Social Security No.
3. Position Title		
4. Occupational Series	5. Pay Plan	6. Grade
7. GSA Component <input type="checkbox"/> Public Building Service (PBS) <input type="checkbox"/> Federal Acquisition Service <input type="checkbox"/> Staff Office If Staff Office, name of Staff Office:		
8. Organization correspondence symbol:		
9. Appointment Type: <input type="checkbox"/> Competitive Service <input type="checkbox"/> Excepted Service		
10. Is this a term appointment? <input type="checkbox"/> Yes <input type="checkbox"/> No Note: If yes, the term appointment must be 3 years or longer or lead to possible conversion to the competitive service.		
11. Basis of application: <input type="checkbox"/> Recruitment <input type="checkbox"/> Retention of an existing GSA employee If Recruitment, provide effective date of GSA appointment (MM/DD/YYYY)		
12. Annual loan repayment amount (not to exceed \$10,000):		
13. Number of years of requested benefits: <input type="checkbox"/> 1 Year (requires 3 years of service) <input type="checkbox"/> 2 Years (requires 3 years of service) <input type="checkbox"/> 3 Years (requires 3 years of service) <input type="checkbox"/> 4 Years (requires 4 years of service) <input type="checkbox"/> 5 Years (requires 5 years of service) <input type="checkbox"/> 6 Years (requires 6 years of service) Note: For recruitment, the service agreement period begins upon appointment. For retention, the period begins on the date this form is signed.		

14. Tax Handling

Payments by the Government to third parties (such as lenders) are considered taxable income under income and employment tax rules. You have two options on how this tax obligation can be handled (5 C.F.R. § 537.106(a)(6)). Check the appropriate box.

- Have the taxes withheld from the payment to the lender, which will mean that the actual payment to the lender will be smaller than originally anticipated;
- Make the total payment to the lender but have GSA Payroll set up a collectible debt which can be repaid either by check written to GSA or through periodic installment deductions from future paychecks, under 5 U.S.C. § 5514.

Note: There is no cost difference to the job candidate or employee between either of these two choices. Neither choice involves an interest charge by GSA.

15. Justification Statement

Provide a comprehensive justification statement (written by supervisor and applicant)

Note: Student loan repayment benefits are only available if the job candidate or GSA employee can demonstrate that he or she is highly-qualified. For applications related to recruitment, the hiring official must demonstrate that the position would be difficult to fill without this workplace benefit. For applications based on retention, the employee's current supervisor must demonstrate that the employee otherwise is likely to leave the agency for employment outside the Federal service and it is essential to retain the employee based on the employee's high or unique qualifications or a special need of the agency.

16. Signature of Applicant (i.e. Job Candidate or GSA Employee)
By signing this agreement, you agree to the terms attached.

17. Date (MM/DD/YYYY)

PART II: TERMS OF AGREEMENT

GSA will repay the amounts specified in the above application directly to the holder of the qualifying federally-insured student loan, on the job candidate or employee's behalf. GSA is not obligated to pay student loan repayment benefits based upon a service agreement with another agency.

The gross repayment amounts are subject to federal, state, and local income tax and social security and Medicare tax withholding, which will be subtracted from the gross amount before the repayment is made to the holder of the loan(s).

This service agreement does not constitute a right, promise, or entitlement for continued employment or non-competitive conversion to the competitive service. This agreement to make repayments on a loan does not exempt an employee from his or her responsibility or liability for any loan the individual has taken out.

In compliance with 5 C.F.R. §§ 537.106(c) and 107(a), GSA reserves the right to terminate a multi-year agreement early in the event that funding is no longer available after the first year.

A job candidate or employee will be deemed to have breached this agreement if he or she separates from GSA voluntarily (including through agency transfer, appointment expiration, resignation, or retirement) or involuntarily (due to misconduct, unacceptable performance, or a negative suitability determination) before this agreement expires. A job candidate or employee will be deemed to not have breached this agreement if the involuntary separation is due to reasons not within the individual's control, such as a reduction in force.

If the employee is not able to maintain an acceptable level of performance (i.e. a rating of "3" out of 5), then the employee loses eligibility for future payments under a multi-year agreement. This situation, however, does not cause a breach of agreement, and does not generate a collectible Government debt.

The job candidate or employee understands that when there is a breach of this agreement that the individual may owe GSA a collectible Government debt, based on 31 U.S.C. Subchapter II. The employee has the right, under 5 U.S.C. § 5379 and 5 C.F.R. Part 537, to request a waiver of the collectible debt, if it would be against equity and good conscience or against the public interest.

Internal temporary or permanent reassignments, promotions, or reductions in grade within GSA do not constitute a breach of the service agreement. However, if the employee moves to a new position covered by a different funding source (for example, from FAS to PBS, or PBS to FAS, etc.), the new organization is not obligated to continue multi-year benefits. In this case, the employee must still remain in GSA service for a 3-year minimum period or a one-year period following the final payment by GSA to the lender (if longer than a 3 year

service period)	
PART III: LOAN VERIFICATION INFORMATION	
1. Name of Loan Holder:	
2. Loan Holder Address:	3. Loan Holder Employer Identification Number (EIN)
4. Type of Loan <input type="checkbox"/> Federal Family Education Loan (pre 2010) <input type="checkbox"/> William D. Ford Direct Loan Program <input type="checkbox"/> Federal Perkins Loan Program <input type="checkbox"/> Loan under the Public Health Service Act	5. Do you want the payment made by electronic funds transfer? <input type="checkbox"/> Yes <input type="checkbox"/> No Note: If yes, complete and attach SF-1199a
6. Outstanding Balance of the Loan (\$)	7. As of Date (DD/MM/YYYY)
PART IV: APPROVAL SIGNATURES	
1. Requesting Official (i.e. supervisor)	2. Date (DD/MM/YYYY)
3. Reviewing Official (i.e. FAS Deputy or Assistant Commissioner, PBS Regional Commissioner, or Head of Staff Office)	3. Date (DD/MM/YYYY)
4. OHRM Director of Staffing Service Center	5. Date (DD/MM/YYYY)
6. Deputy Chief Human Capital Officer (OHRM)	7. Date (DD/MM/YYYY)
8. Chief Human Capital Officer (OHRM)	9. Date (DD/MM/YYYY)
10. Chief Financial Officer (OCFO)	11. Date (DD/MM/YYYY)

PRIVACY ACT STATEMENT
<p>Information collected via this form is pursuant to federal law, in particular: 5 U.S.C. § 5379. Disclosure is mandatory so that the correct pay and benefits can be provided. The information collected via this form will only be used by OHRM and the employee's supervisor under the provisions of 5 U.S.C. § 552a(b)(3) [routine use]. Such information is not releasable to the general public due to 5 U.S.C. § 552(b)(6) and will be stored within the Office of Personnel Management's (OPM) Electronic Personnel Folder (eOPF) application, under System of Record Notice (SORN) "OPM/GOVT-1" via the Federal Register at 77 FR 73694 (December 11, 2012). A job candidate's failure to provide the information requested on this form may lead to the erroneous payment of benefits, or, the non-payment of eligible benefits.</p>
PAPERWORK REDUCTION ACT STATEMENT
<p>This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. The OMB control number for this collection is 3090-0329. We estimate that it will take 3 hours to read the instructions, gather the facts, and answer the questions. Send only comments relating to our time estimate, including suggestions for reducing this burden, or any other aspects of this collection of information to: U.S. General Services Administration, Regulatory Secretariat Division (MVCB), 1800 F Street, NW, Washington, DC 20405.</p>
INSTRUCTIONS
<p>The following guidance is provided to help the applicant and the supervisor to be able to complete this form.</p> <p>PART I: Application</p> <ol style="list-style-type: none"> 1. Name: Provide your full, official name as contained within official agency records. 2. Social Security Number: You may provide only the last 4 digits of your SSN. 3. Position Title: Provide the official title of your position, as listed in your position description 4. Occupational Series: Provide your 4-digit occupational series. If you do not know your series, an OHRM staff member can provide you with that information. 5. Pay Plan: Provide your pay plan (such as GS) 6. Grade: Provide your grade, if your pay plan uses grades, otherwise, write "N/A" 7. GSA Component: Provide the GSA component that you work for, since this may impact the source of Government funds used if you are approved for this benefit. 8. Organization Correspondence Symbol: Provide the office correspondence (i.e. mail routing) symbol. 9. Appointment type: Provide whether or not you are in the competitive service or excepted service. If you do not know, you may ask a staff member with OHRM. 10. Term Appointment: Provide whether or not you are on a term appointment, such as a Pathways Recent Graduate program appointment. This information will help determine whether or not you are eligible for this workplace benefit

11. **Basis of Application:** Provide whether or not this is for a job candidate new to Federal service or if this is an existing GSA employee.
12. **Annual Loan Repayment Amount:** Provide here the dollar annual amount that you are requesting and that the Reviewing Official has approved.
13. **Number of Years of Requested Benefits:** Provide the total number of payments and service agreement years covered by this application and approval.
14. **Justification Statement:** Provide a detailed justification statement of the skills, competencies, and accomplishments, which support the determination that the employee is highly-qualified. To write this narrative the applicant and supervisor may draw from the applicant's resume as well as the official position description. These two documents can be attached, to facilitate application review and approval. For job candidates, the supervisor must also demonstrate that the position is difficult to fill, such as due to employment trends, geographical labor market shortages, and pay disparities between the Government and the private sector. For current GSA employees as applicants, the supervisor must demonstrate that the employee is at risk of leaving the Federal service, through resignation or retirement. This can be based on the high demand of the position or occupational series, or can be due the applicant actually having received a non-Federal offer of employment.
15. **Signature of Applicant:** The applicant must sign here. The signature means that the applicant is willing to be subject to the terms of the agreement if the application is approved.
16. **Date of Signature:** Date (DD/MM/YYYY)

PART II - No instructions required.

PART III - Loan Information

1. **Name of Loan Holder:** Provide the name of the lending institution or lending source
2. **Loan Holder Address:** Provide the address in case a check payment is made
3. **Loan Holder EIN:** Provide the IRS employer identification number (used for tax purpose)
4. **Type of Loan:** Provide the type of loan. If your type of loan is **not listed** then it is **not eligible** for this benefit. For example, loans from private banks are not eligible.
5. **Electronic Funds Transfer:** It is usually best to transfer funds electronically, to prevent paper checks from being lost. It is recommended that applicants complete the SF-1199a, which is the Direct Deposit form. This provides GSA with the appropriate electronic funds transfer information.
6. **Outstanding Loan Balance:** Please contact you lender and generate a statement showing the total loan balance, as of a certain date
7. **Date of Loan Balance:** Provide the date of the statement from the loan holder

Note on Attachments

Please attach the following to this application package:

1. A copy of the applicant's resume
2. A copy of the position description for the position applied for, or of the incumbent employee applying for this benefit
3. A copy of the statement from the lender showing the loan balance and loan information

Guidance on Completing the SF-1199a

1. Enter personal information in Section 1, A.
2. Enter the name of the person or entity to whom your loan payments are made in Section 1, B.
3. Enter your social security number in Section 1, C and sign.
4. Section 1, D is not applicable.
5. Enter the Employee Loan Account number in Section 1, E
6. Check "Other" and enter Student Loan Repayment in Section 1, F.
7. Section 1, G is not applicable.
8. Under Section 2, "Government Agency Name" enter GSA Fax: 816-823-5435.
9. Under Section 2, "Government Agency Address" enter 2300 Main Street - 2NW, Kansas City, Missouri 64108.
10. In Section 3 enter name, address, and routing number of financial institution; and
11. Obtain name, telephone number, and signature of institution representative.