

PEOPLEJOY

Frequently Asked Questions

1. What does PeopleJoy's service include?

PeopleJoy is an employer-paid benefit, provided at no cost to you, to help reduce your student loan debt. The service includes:

- Loan forgiveness
- Lower payments
- Loan rehabilitation for defaulted loans
- One-on-one advising with a dedicated loan coach
- Current and prior employer certification
- Private loan coaching and refinancing

2. How do I get started?

Complete your assessment at ucirvine.peoplejoy.com and upload a MyStudentData (MSD) file (found at studentaid.gov).

3. Why do I need to upload a MyStudentData (MSD) file?

Providing an updated MSD files as borrowers progress toward forgiveness is essential. It enables PeopleJoy to review key loan updates, including PSLF qualifying payment counts, repayment plans, loan servicers, new loans, or forgiveness status.

This file is PeopleJoy's only means of tracking updates to your student loans. Depending on your strategy, they may request a new MSD file as frequently as every 90 days. View the [guide how to retrieve the file](#).

4. How long will it take to complete the assessment?

The assessment is five easy steps, and typically takes around 5 to 7 minutes to complete. Start it at ucirvine.peoplejoy.com.

5. How is the PSLF*/IDR* form beneficial for me?

A community of interest identifies whether there are fundamental similarities between job titles in a unit such as common skills, working conditions, job duties, supervision, wages, or similar educational or training requirements. It is not a requirement that employees' work need to be identical.

6. Do I have to be on an IDR plan to receive PSLF?

Yes, per PSLF parameters, you must be on an IDR plan.

7. What will my monthly payments be on an IDR?

Repayment plans are based on your annual income, household size, and loan balance. These payments are calculated by your loan servicer and could vary each year as you renew your plan.

8. What are the next steps after I complete the assessment?

After completing the assessment, your eligibility for savings for forgiveness will be reviewed. If eligible, your account will be activated, and the required forms will appear in your dashboard. If more information is needed, a loan coach will contact you. After submitting your forms, wait for processing by the Department of Education and/or loan servicer, then update your loan advisor once you receive a response.

9. How do I contact my loan advisor?

Most questions can be answered using the Help & Support tool in your dashboard. If you are unable to find your answer in the Help & Support tool, you can reach out using PeopleJoy's support email support@peoplejoy.com and someone will get back to you within 48 hours.

10. Am I going to be speaking to the same person each time I call?

Yes! At PeopleJoy, this is one of the most important aspects of understanding your loans. Throughout your journey, you will be with the same loan advisor.

*IDK: Income-driven repayment plan. Required for PSLF.

*PSLF: Public Service Loan Forgiveness. Federal program to receive loan forgiveness.