Teacher Loan Forgiveness

If you teach full-time for five (5) complete and consecutive academic years in certain elementary and secondary schools and education service agencies that serve low-income families, and meet other qualifications, you may be eligible for forgiveness of up to a combined total of $17,500 on your Direct Subsidized & Unsubsidized Loans and your Subsidized & Unsubsidized Federal Stafford Loans.

Eligibility Requirements

- ☐ Cannot have outstanding balance on Direct Loans or Federal Family Education Loans (FFEL) as of October 1, 1998, or on the date that you obtained a Direct Loan or FFEL Program loan after October 1, 1998.
- ☐ Cannot be in default; if you are, you must have made satisfactory repayment arrangements with loan holder.
- ☐ Loan(s) for which you are seeking forgiveness must have been made before the end of your five (5) academic years of qualifying teaching service.
- ☐ You must have been employed as a full-time teacher for five (5) complete and consecutive academic years, and at least one (1) of those years must have been after the 1997-98 academic year.
- ☐ Your teaching service may qualify if the consecutive five-year period includes qualifying service performed after the 2007-08 academic year at an eligible educational service agency.
- ☐ You must have been employed at an elementary or secondary school that is in a school district that qualifies for Title I funds, has been selected by the U.S. Department of Education based on a determination that more than 30% of the school's total enrollment is made up for children who qualify for services provided under Title I; and is listed in the Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits.
- ☐ If your school meets the above requirements for at least one (1) year of your teaching service, but does not meet these requirements during subsequent years, your subsequent years of teaching at the school may be counted toward the required five (50 complete and consecutive academic years of teaching.
- ☐ Any time spent teaching to receive AmeriCorps cannot be counted toward your required five (5) years of teaching for Teacher Loan Forgiveness.

Defining a "Teacher"

- ☐ Individual who provides direct classroom teaching, or classroom-type teaching in a non-classroom setting. Special Education teachers are considered teachers.

Five (5) Year Teaching Requirement

- ☐ Must teach for five (5) complete and consecutive academic years.

Service Completed Before October 30, 2004

- You may receive up to $5,000 in loan forgiveness if, as certified by the chief administrative officer of the school where you were employer, you were:

    - A full-time elementary school year who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or
    - A full-time secondary school year who taught in a subject area that was relevant to your academic major.
- You may receive up to $17,500 in loan forgiveness if, as certified by the chief administrative officer of the school where you were employed, you were:
    - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
    - A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught

Service Beginning on or After October 30, 2004

- You may receive up to $5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary school teacher
- You may receive up to $17,5000 in loan forgiveness if, as certified by the chief administrative officer of the school where you were employed, you were
    - A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
    - A highly qualified special education teacher whose primary was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.

Unable to Complete an Academic Year

If unable to complete a full academic teaching year, that year may still be counted toward the required 5 complete and consecutive academic years if:

- You completed at least one-half of the academic year;
- Your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement; and
- You were unable to complete the academic year because
    - You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; or
    - You had a condition covered by the FMLA of 1993; or
    - You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the armed forces.

What is a Highly Qualified Teacher?

- Have obtained a full state certification as a teacher or passed the state teacher licensing examination, and holds a license to teach in that state, except that when used with respect to any teacher teaching in a public charter school, the term means that the teacher meets the state's public charter school law requirement; and have not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

In addition to the above, an elementary school teacher who is new to the profession is considered highly qualified if he or she also:

- Holds at least a bachelor's degree; and has demonstrated, by passing a rigorous state test, subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum (which may consist of passing a state-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum).

A middle or secondary school teacher who is new the profession is highly qualified if the teacher also:

- Holds at least a bachelor's degree; and has demonstrated a high level of competency in each of the academic subjects in which the teacher teachers by
    - Passing a rigorous state academic subject test in each of the academic subjects in which the teacher teaches (which may consist of a passing level of performance on a state-required certification or licensing test or tests in each of the academic subjects in which the teacher teachers); or
    - Successful completion, in each of the academic subjects in which the teacher teachers, of an academic major, a graduate degree, course work equivalent to an undergraduate academic major, or advanced certification or credentialing.

An elementary, middle, or secondary school teacher who is NOT new to the profession is highly qualified if the teacher also:

- Holds at least a bachelor's degree; and
- Meets the applicable standards of an elementary, middle, or secondary school teacher who is new to the profession; or
- Demonstrates competence in all the academic subjects in which the teacher teaches based on a high objective uniform state standard of evaluation that
    - Is set by the state for both grade-appropriate academic subject matter knowledge and teaching skills;
    - Is aligned with challenging state academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrator ;
    - Provides objective, coherent information about the teacher's attainment of core content knowledge in the academic subjects in which a teacher teachers;
    - Is applied uniformly to all teachers in the same academic subject and the same grade level throughout the state;
    - Takes into consideration, but is not based primarily on, the time that the teacher has been teaching in the academic subject;
    - Is made available to the public upon request; and may involve multiple, objective measures of teacher competency

Applying for Teacher Loan Forgiveness

1. You apply AFTER you have completed the 5 year teaching requirement.
2. Print & complete the Teacher Loan Forgiveness application: http://ifap.ed.gov/dpcletters/attachments/GEN1419AttachTeacherLoanForgivenessApp.pdf.
3. The chief administrative officer of the school at which you performed your qualifying teaching service must complete the certification section.
4. If you taught at more than 1 school during the same academic year, the chief administrative officer from one of the schools may complete the certification selection

5. If you taught at different schools during different academic year, the chief administrative officers from all the schools must certify your eligibility.
6. If you need more than one chief administrative officer's certification, the additional certifications may be provided on a separate piece of paper and submitted with your completed application. Return the completed application to your loan holder/loan service.
7. If you applying for forgiveness of loans that are held by different loan holders or loan servicers, you must submit a separate form to each of them.

Source: https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher#teacher-loan-forgiveness