

# Teacher Loan Forgiveness



## HOW DO I APPLY?

1. You apply for teacher loan forgiveness after you have completed the five-year teaching requirement.
2. Print and complete the [Teacher Loan Forgiveness Application](#).
3. Once all borrower sections have been completed, submit the application to Jane Travlos, Human Resources, to complete the chief administrative officer certification section.

*Note: If you taught at different schools during different academic years, the chief administrative officers from all of the schools must certify your eligibility.*

4. Once the certification section has been completed, Human Resources will notify you and return the form.
5. Return the completed application to your loan holder or loan servicer for processing.



## I'M A TEACHER. DO I QUALIFY?

The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. The Teacher Loan Forgiveness Program grants loan forgiveness of up to \$17,500 for teachers in certain specialties, and up to \$5,000 for other teachers who teach for five complete and consecutive years in low-income schools and meet other requirements.

## WHO IS ELIGIBLE?

The following are **general** eligibility requirements for all borrowers seeking teacher loan forgiveness:

- You must have been a new borrower as of Oct. 1, 1998. A new borrower is one who had no outstanding loan balance on a Federal Family Education Loan Program or Federal Direct Loan Program loan as of that date or the date you obtained a loan after Oct. 1, 1998.
- You must have been employed as a full-time teacher for five complete, consecutive academic years at a qualifying location or a low-income eligible school.
- Any time you spent teaching to receive benefits through AmeriCorps cannot be counted toward your required five years of teaching for Teacher Loan Forgiveness.
- If you are in default on the loans for which you seek loan forgiveness, you must have made satisfactory repayment arrangements with your loan holder.
- Up to \$5,000 (\$17,500 for certain highly qualified secondary math and science teachers, and elementary and secondary special education teachers) of the outstanding balance of a qualified Stafford loan, or the outstanding portion of a consolidation loan used to repay qualified Stafford loans, may be forgiven.



For more detailed information regarding eligibility requirements, click [here](#).

## WHO IS CONSIDERED A TEACHER?

A teacher is a person who provides direct classroom teaching, or classroom-type teaching in a nonclassroom setting.

## HOW LONG MUST I TEACH?

You must teach full-time for five complete and consecutive academic years.

## WHICH SCHOOLS ARE LOW-INCOME?

To determine qualifying schools and locations you may search the [Teacher Cancellation Low Income Directory](#) of public and private nonprofit elementary and secondary schools designated by the U.S. Department of Education as having a high concentration of students from low-income families.

For more information regarding the Teacher Loan Forgiveness Program visit the U.S. Department of Education's [Teacher Loan Forgiveness](#) site.