

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 Shelby Scarbrough, 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.