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Teacher Loan Forgiveness Program

Overview

The Teacher Loan Forgiveness Program was created by Congress to encourage individuals to enter and continue in the teaching profession, specifically in schools serving low-income families. Under the Teacher Loan Forgiveness Program, if you have a Federal Stafford loan(s) (and in certain cases, a Federal Consolidation loan(s)) and you have taught full time for five consecutive, complete academic years at an eligible school, you may qualify for teacher loan forgiveness.

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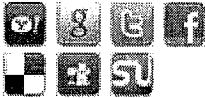
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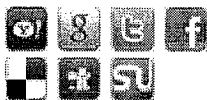
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Teacher Loan Forgiveness Program

Eligibility Requirements

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

- You must not have had an outstanding balance on a Federal Family Education Loan Program (FFELP) or Federal Direct Loan Program (FDLP) loan before October 1, 1998, or on the date you obtained a FFELP or FDLP loan on or after October 1, 1998.
- You must have been employed as a full-time teacher for five consecutive, complete academic years at a low-income eligible school or a qualifying location. An eligible school is considered "low-income" according to certain criteria for funding under Title I of the Elementary and Secondary Education Act and is listed in the Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits. More than 30 percent of an eligible school's enrolled students must qualify for services provided under Title I. To see a list of eligible schools, go to <http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp?tab=repaying>. Please note that all schools operated by the Bureau of Indian Education (BIE) are considered low-income schools for teacher loan forgiveness purposes.
 - If the school where you performed your teaching service meets the criteria of an eligible school for any year of your employment, that year and all subsequent years of service at that school continue to qualify you for forgiveness — even if the school is no longer eligible.
 - However, if the school where you performed your teaching service meets the criteria of an eligible school after you have started your service, you will not gain any retroactive qualifying teaching service for previous years of employment at that school.
- You must have performed at least one of your five years of qualifying service after the 1997-98 academic year. For teachers employed at an eligible educational service agency, at least one of the five years of qualifying service must be completed after the 2007-2008 academic year.
- The loan for which you are seeking forgiveness must have been made before the end of the fifth year of your qualifying teaching service.
- If you are seeking loan forgiveness for a defaulted loan, you must make satisfactory repayment arrangements to re-establish your Title IV aid eligibility. Call TG at (800) 222-6297 for more details.
- You may not receive both teacher loan forgiveness and an AmeriCorps benefit, public service loan forgiveness (under the FDLP), or loan forgiveness for service in areas of national need (under the FFELP and FDLP) for the same teaching service.
- You may not receive more than a total of \$5,000 (\$17,500 for certain highly qualified secondary math and science teachers, and elementary and secondary special education teachers) in loan forgiveness for outstanding principal and accrued interest for the same teaching service under both the FFELP and the FDLP.

In addition to meeting these general eligibility requirements, in order to qualify for teacher loan forgiveness, you must also obtain certification that you meet the requirements outlined in one of the following charts from:

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- Your school's chief administrative officer (usually your principal, assistant principal, or district superintendent), or
- In the case of a teacher employed by an educational service agency, the chief administrative officer of that agency.

Each chart provides the maximum amount of loan forgiveness for which borrowers meeting each set of requirements are eligible.

To qualify for up to \$5,000 in loan forgiveness

If your qualifying teaching service began before October 30, 2004, you must have met one of the following criteria:

- If you performed your teaching service at an eligible elementary school, you demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the school's curriculum.
- If you performed your teaching service at an eligible secondary school, you taught in a subject area that is relevant to your academic major.
- During your qualifying teaching service as a *public* school teacher* at an eligible elementary or secondary school, you met the definition of "highly qualified" as provided in the No Child Left Behind Act of 2001.

If your qualifying teaching service began on or after October 30, 2004, and you performed your teaching service as a *public* school teacher* at an eligible elementary or secondary school, you must have met the definition of "highly qualified" as provided in the No Child Left Behind Act of 2001.

If you have already received \$5,000 in forgiveness, to qualify for up to an additional \$12,500 in loan forgiveness

You must have met both of the following criteria for five consecutive, complete academic years of your teaching service:

- If you performed your qualifying teaching service as a *public* school teacher* at an eligible elementary or secondary school, you must have met the definition of "highly qualified" as provided in the No Child Left Behind Act of 2001.
- You must have either:
 - Been employed as a mathematics or science teacher at an eligible secondary school.
 - Been employed as a special education teacher whose primary responsibility was to provide special education to children with disabilities at an eligible elementary or secondary school. In addition, if you are a special education teacher, you must have taught children with disabilities that correspond to your special education training.

To qualify for up to \$17,500 in loan forgiveness

You must have met both of the following criteria for five consecutive, complete academic years of your teaching service:

- If you performed your qualifying teaching service as a *public* school teacher* at an eligible elementary or secondary school, you must have met the definition of "highly qualified" as provided in the No Child Left Behind Act of 2001.
- You must have either:
 - Been employed as a mathematics or science teacher at an eligible secondary school.
 - Been employed as a special education teacher whose primary responsibility was to

provide special education to children with disabilities at an eligible elementary or secondary school. In addition, if you are a special education teacher, you must teach children with disabilities that correspond to your special education training.

* If you performed your qualifying teaching service as a *private* school teacher at an eligible non-profit, private elementary or secondary school, contact TG customer assistance at (800) 845-6267 for more information about alternative qualifying eligibility criteria that may apply to you.

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Authorized Forbearance during Teaching Service

In order to help you maximize the forgiveness amount for which you may qualify, you can request that your lender grant you a forbearance (a temporary postponement of payments) in annual increments during each of the years in which you perform your qualifying teaching service. The lender must grant this request if the lender believes that you will qualify for forgiveness of your entire anticipated outstanding loan balance at the end of your qualifying teaching service.

The Teacher Loan Forgiveness Forbearance Form is available at www.tgslc.org/forms/teacher.cfm.

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Teacher Loan Forgiveness Program

Frequently Asked Questions

Why is it that only a borrower who took out his or her first FFELP or Direct loan on or after October 1, 1998 (or who had no outstanding balance on a prior FFELP or Direct loan at the time the borrower took out a new loan on or after October 1, 1998), qualifies for forgiveness under this program?

The Teacher Loan Forgiveness Program is a program that Congress created in 1998 in response to existing and anticipated teacher shortages. Congress limited the range of borrowers to encourage new people to enter into and continue working in the teaching profession.

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What if I borrowed a FFELP or Direct loan before October 1, 1998, and still had an outstanding balance on that loan when I borrowed a new loan on or after October 1, 1998? Can I apply for forgiveness on the loan I borrowed on or after October 1, 1998?

No, unfortunately, you must have borrowed your first FFELP or Direct loan on or after October 1, 1998, or you must have paid off any FFELP or Direct loan you borrowed before October 1, 1998, before you borrowed a new loan on or after October 1, 1998 (and meet other applicable eligibility criteria) to qualify for teacher loan forgiveness.

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Can teacher's aides qualify for forgiveness too?

No, only full-time teachers qualify for forgiveness under the Teacher Loan Forgiveness Program.

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For purposes of the Teacher Loan Forgiveness Application, who is my "chief administrative officer"?

The chief administrative officer at a school is usually your school's principal, assistant principal, or district superintendent. The chief administrative officer is not your school's or district's human resource manager. In the case of a teacher employed by an educational service agency, this person is the chief administrative officer of that agency.

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What role does my chief administrative officer play?

Your school's or agency's chief administrative officer certifies that you have met the teaching service requirements for teacher loan forgiveness. Your Teacher Loan Forgiveness Application is not complete until your chief administrative officer has completed the certification process.

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Why is there a different set of requirements for teachers who began their teaching service on or after October 30, 2004?

That is the date that the Taxpayer-Teacher Protection Act (Act) was signed into law. The Act, among other things, provides increased teacher loan forgiveness benefits for certain highly qualified secondary math and science teachers as well as certain highly qualified elementary and secondary special education teachers.

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If I make payments on my loans and the outstanding balance is less than \$5,000 (\$17,500 for certain highly qualified secondary math or science teachers, or elementary or secondary special education teachers) at the end of my five years of qualifying teaching service, can any payments I've made be refunded?

No. The loan forgiveness applies only to any outstanding balance at the end of your five-year period of qualifying teaching service. That's why if you have a low balance, it is advantageous for you to request a forbearance while you are performing your teaching service, to help you maximize your loan forgiveness benefit.

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Can I postpone my loan payments while I'm completing my teaching service?

You can request a forbearance by completing a Teacher Loan Forgiveness Forbearance Form, available for download at www.tgslc.org/forms/teacher.cfm, and sending it to your lender. Your lender is required to grant this forbearance only if the lender believes that the maximum forgiveness amount you are seeking will pay your loan balance off in full at the end of your qualifying teaching service.

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Is there a Web site that lists all of the qualifying schools and locations at which a borrower could teach to be eligible for teacher loan forgiveness?

Yes. A link is available from www.tgslc.org/forms/teacher.cfm. However, the list of qualifying schools and locations changes each year, and a school may be considered "low-income" one year but not the next.

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Teacher Loan Forgiveness Program

Application Process

You must complete a [Teacher Loan Forgiveness Application](#) in order to request teacher loan forgiveness.

If the loan for which you are seeking forgiveness was guaranteed by TG, once you have completed the application, you can submit it directly to TG for review. TG will make a determination of your eligibility for loan forgiveness within 45 days of receipt of the application.

- If you are approved for loan forgiveness, TG will notify you of this approval and send a payment to your lender for the forgiveness amount for which you qualify.
- If you do not qualify for loan forgiveness, TG will send you notification of the denial explaining why you do not qualify.

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Do you have a question? Need help?

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Remember that before you submit your application, both you and your school's or agency's chief administrative officer must certify the form.

If you have any questions about the teacher loan forgiveness application process, contact TG customer assistance at (800) 845-6267 or send an e-mail message to cust.assist@tgsic.org.

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