Teacher Loan Forgiveness Program

# Informaton for Teachers looking to qualify for Loan Forgiveness

## **Step 1: Identify if You Qualify By your type of loan(s)**

* [Teacher Loan Forgiveness](https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher#eligibility): Direct Subsidized Loan, Direct Unsubsidized Loan, Subsidized Federal Stafford Loan, and Unsubsidized Federal Stafford Loan
* [Federal Perkins Loan Cancellation and Discharge](https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins): Federal Perkins Loans
* [Public Service Loan Forgiveness](https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service): Direct Loans

## **Step 2: Determine if you Meet the Requirements**

### [Eligibility Requirements for Loan Forgiveness](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher" \l "teacher-loan-forgiveness)

* You must not have had an outstanding balance on Direct Loans or Federal Family Education Loan (FFEL) Program loans as of October 1, 1998, or on the date that you obtained a Direct Loan or FFEL Program loan after October 1, 1998.
* You must have been employed as a full-time, [highly qualified teacher](https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher#highly-qualified) for five complete and consecutive academic years, **and at least one of those years must be after the 1997-98 academic year.**
* The loan(s) for which you are seeking forgiveness must have been made before the end of your five academic years of qualifying teaching service.
* You must have been employed at an elementary school, secondary school, or Education Service District (ESD) that serves low-income students (listed in the [Teacher Cancellation Low Income (TCLI) Directory](https://studentaid.gov/app/tcliDirectorySearch.action))
  + The school or educational service agency must be listed in the TCLI Directory, which is published by the U.S. Department of Education (ED) each year. To find out if your school or educational service agency is classified as low-income, search the directory database for the years you have been employed as a teacher. If the TCLI Directory is not available before May 1 of any year, the previous year’s directory may be used for that year.
  + If your school or Education Service District (ESD) is included in the TCLI Directory for at least one year of your teaching service, but is not included during subsequent years, your subsequent years of teaching at the school or ESD will still be counted toward the required five complete and consecutive academic years of teaching.
  + Teaching service performed at an ESD may be counted toward the required five years of teaching only if the consecutive five-year period includes qualifying service at an eligible ESD performed after the 2007-08 school year.
  + All elementary and secondary schools operated by the Bureau of Indian Education (BIE) – or operated on Indian reservations by Indian tribal groups under contract with BIE – qualify as schools serving low-income students whether they are listed on the TCLI Directory or not.
  + For School Eligibility information please visit the Oregon Department of Education’s [Teacher Loan Forgiveness Program](http://www.oregon.gov/ode/schools-and-districts/grants/ESEA/Pages/Teacher-Loan-Forgiveness.aspx) webpage.

## **Step 3: Fill Out the application**

Access the application at the [Federal Student Aid – Teacher Loan Forgiveness Website](https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher#how-do-i-apply).

**Note:** Section 2, Requirement 1 on this application is referring to the teacher’s certification.

Teachers certified by TSPC with a specialization in Early Intervention/Early Childhood Special Education (EI/ECSE) have licensure that covers age 3 through early elementary. Therefore, ECSE teachers with ECSE specialization meet the requirement for “highly qualified special education teacher for elementary school children with disabilities”.

## **Step 4: Submit Application & Required Documentation to the loan provider**

**Your loan provider is the originator of your loan, please do not send your application to the Oregon Department of Education (ODE), it will be returned to you.**

## **Loan Forgiveness Amount**

The maximum forgiveness amount varies:

* Up to $5,000 if you were a highly qualified full-time elementary or secondary teacher
* Up to $17,500 if you were a highly qualified full-time mathematics or science teacher in a secondary school
* Up to $17,500 if you were a highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities that correspond to your area of special education training

## **Trouble-Shooting / SCenarios**

### **If you have changed schools multiple times**

* You must have ALL administrators from ALL of your schools sign off on the application.
  + For example: You are requesting forgiveness for 5 years of service and during that 5 years you were at 3 different **yet eligible** schools. Therefore, you must have each of those 3 administrators confirm your service at their school during those years.

### **If you stopped teaching in the middle of a school year**

* For that year to count towards eligibility you must prove that at least half of the year was served and your employer considered it a full year for pension, retirement or salary applications; or your FMLA was approved; or you had active duty for more than 30 days; or you were a part-time student in area they are teaching.

### **If you consolidated your loans**

* Only the **Direct and FFEL** Consolidation **Loan programs** are approved for forgiveness. Also, only the portion of the consolidation loan used to repay the eligible loans (see above) qualifies for loan forgiveness.

### **Qualifying for Loan Forgiveness through both the Teacher Loan Forgiveness Program and Public Service Loan Forgiveness Program**

* You can potentially receive forgiveness under both programs, but not for the same period of teaching service. For example, if you complete five consecutive years of qualifying teaching and receive forgiveness of your Direct Loans under the Teacher Loan Forgiveness Program, any payments you made on your Direct Loans during that five-year period cannot be counted toward the required 120 monthly payments for the Public Service Loan Forgiveness Program.

## **Terms**

**Loan Forgiveness**: A process by which the Federal Government forgives a part of specific loans once an educator’s loans have entered into repayment.

**Subsidized Loan:** A loan where the federal government pays the accrued interest before loans are paid back.

**Unsubsidized Loan:** A loan where the borrower is completely responsible for all interest accrued.

**Teacher:** A teacher is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting including special education teachers (see below). Note: School librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of the Teacher Loan Forgiveness Program.

**Special Education:** Specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability (see below), including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education (see below).

* **Child with a disability:** A child who needs special education and related services because the child has an intellectual disability, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance, an orthopedic impairment, autism, a traumatic brain injury, another healthy impairment, or a specific learning disability. For a child age 3 through 9, the term “a child with a disability” may, at the discretion of the state and the local educational agency, include a child who needs special education and related services because the child is experiencing developmental delays, as defined by the state and as measured by appropriate diagnostic instruments and procedures, in one or more of the following areas: physical development, cognitive development, communication development, social or emotional development, or adaptive development.
* **Physical Education: T**he development of physical and motor fitness, fundamental motor skills and patterns, and skills in aquatics, dance, and individual and group games and sports (including intramural and lifetime sports), and includes special physical education, adapted physical education, movement education, and motor development.

## **Helpful Links**

### **Oregon Department of Education Links:**

* [Teacher Loan Forgiveness Program – School Eligibility](http://www.oregon.gov/ode/schools-and-districts/grants/ESEA/Pages/Teacher-Loan-Forgiveness.aspx)
* [Institution ID # Search](http://www.ode.state.or.us/instID/) (look up institution information from our Institution Boundary Database)

### **Federal Student Aid Website Links:**

* [Teacher Loan Forgiveness](https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher#eligibility) (Teacher Loan Forgiveness Application link found on this page)
* [Federal Perkins Loan Cancellation and Discharge](https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins)
* [Public Service Loan Forgiveness](https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service)
* [TEACH Grants](https://studentaid.gov/app/launchTeach.action)

### **United States Education Department Links:**

* [US Department of Education: Student Loans](https://www2.ed.gov/fund/grants-college.html)
* [Teacher Shortage Areas](http://www2.ed.gov/about/offices/list/ope/pol/tsa.html#list)
* [Childcare Loan Forgiveness Program](http://www2.ed.gov/programs/ccplfd/eligibility.html)

### **[Teacher Cancellation Low Income (TCLI) Directory](https://studentaid.gov/app/tcli.action)**

To check if a school is listed on the Teacher Cancellation Low Income (TCLI) Directory:

1. Click on the TCLI Directory link above
2. In the “Directory Search” section, click on “Search”
3. **State**: Oregon
4. **Year**: Select the School Year you are verifying (list is not updated until the end of each school year)
5. **School or Education Service Agency Name**: Enter the first word of the school’s name (for “Forest Grove Elementary School”, type in “forest”) OR

leave blank for the complete state list

1. **Location**: Leave blank
2. Click on “Search”

## **Contacts**

### **United States Education Department Contacts:**

[Federal Student Aid (FSAIC) Information Center](https://studentaid.gov/help-center/contact) (Live Chat and Email inquiries available through link)

**Phone:** 1-800-433-3243

For Help With...

* Filling out and signing your child’s *Free Application for Federal Student Aid* (FAFSA®) form
* Using your account username and password (FSA ID)
* Parent PLUS loan
* Credit decision appeal
* Endorser Addendum
* PLUS credit counseling
* Loan agreement (MPN)
* Annual Student Loan Acknowledgment

***Note:*** *The contact center can discuss FSA ID issues with the account holder ONLY.*

[Federal Student Aid Ombudsman Group](https://studentaid.gov/feedback-ombudsman/disputes/prepare#how-contact)

**Phone:** 1-877-557-2575

The Ombudsman Group is dedicated to helping resolve complaints related to the federal student aid programs, including Direct Loans, Federal Family Education Loan (FFEL) Program loans, Perkins Loans, and grant programs.

For Help With...

* Escalating complaints from your [My Activity](https://studentaid.gov/fsa-id/sign-in/landing/?redirectTo=/status-center/cases-and-applications/case-details) page if you are not satisfied with the response you received from your school or servicer
* Indicating that you want to [separate a joint consolidation loan](https://studentaid.gov/announcements-events/joint-consolidation-loans)
* Requesting to have your loans manually reviewed for the one-time [IDR payment count adjustment](https://studentaid.gov/announcements-events/idr-account-adjustment) after automatic adjustments are completed in 2024

### **Oregon Department of Education Contact:**

Oregon School Eligibility: [Jennifer Sappington](mailto:jennifer.sappington@ode.oregon.gov)