

# Teacher Loan Forgiveness

The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, if you teach full-time for five complete and consecutive academic years in certain elementary and secondary schools and educational 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 and Unsubsidized Loans and your Subsidized and Unsubsidized Federal Stafford Loans](#). If you have [PLUS loans](#) only, you are not eligible for this type of forgiveness.

[What are the eligibility requirements?](#)

[Who is considered a teacher?](#)

[How long must I teach?](#)

[Am I a highly qualified teacher?](#)

[Is the school at which I teach a low-income school?](#)

[What if I teach at an educational service agency?](#)

[How do I apply for teacher loan forgiveness?](#)

[Can I download a brief summary of this teacher loan forgiveness information?](#)

## What are the eligibility requirements?

- You must not have had an outstanding balance on Direct Loans or *Federal Family Education Loan (FFEL) Program* loans as of Oct. 1, 1998, or on the date that you obtained a *Direct Loan* or *FFEL Program* loan after Oct. 1, 1998.
- If you are in *default* on a subsidized or *unsubsidized loan*, you are not eligible for forgiveness of that loan unless you have made satisfactory [repayment arrangements](#) with the holder of the defaulted loan.
- 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.
- Any time you spent teaching to receive benefits through AmeriCorps cannot be counted toward your required five years of teaching for Teacher Loan Forgiveness.
- You must have been employed as a full-time teacher for five complete and consecutive academic years, and at least one of those years must have been after the 1997–98 *academic year*.
- You must have been employed in an elementary or secondary school that
  - is in a school district that qualifies for funds under Title I of the Elementary and Secondary Education Act of 1965, as amended;
  - has been selected by the U.S. Department of Education based on a determination that more than 30 percent of the school's total enrollment is made up of 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 this directory is not available before May 1 of any year, the previous year's directory may be used.

Note: 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. These schools are qualifying schools for purposes of this loan forgiveness program, even if they are not listed in the Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits.

- 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.

If your school meets the above requirements for at least one 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 complete and consecutive academic years of teaching.

## Who is considered a teacher?

A teacher is a person who provides direct classroom teaching, or classroom-type teaching in a nonclassroom setting. Special Education teachers are considered teachers.

## How long must I teach?

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

### Service Completed Before Oct. 30, 2004

If your five complete and consecutive years of qualifying teaching service began before Oct. 30, 2004, please note the following:

- You may receive up to \$5,000 in loan forgiveness if, as certified by the chief administrative officer of the school where you were employed, you were
  - a full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or
  - a full-time secondary school teacher 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 Oct. 30, 2004

If your five complete and consecutive years of qualifying teacher service began on or after Oct. 30, 2004, please note the following:

- 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 \$17,500 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.

### Unable to Complete an Academic Year

If you were unable to complete an academic year of teaching, that year may still be counted toward the required five 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 under the [Family and Medical Leave Act](#) of 1993 (FMLA); 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.

## Am I a highly qualified teacher?

To be a highly qualified teacher, a public elementary or secondary school teacher must

- have obtained full state certification as a teacher (including certification obtained through alternative routes to certification) 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 requirements set forth in the state's public charter school law; 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 to 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 teaches 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 teaches); or
  - successful completion, in each of the academic subjects in which the teacher teaches, 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 administrators;
  - provides objective, coherent information about the teacher's attainment of core content knowledge in the academic subjects in which a teacher teaches;
  - 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 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.

## Is the school at which I teach a low-income school?

Each year, the U.S. Department of Education publishes a list of low-income elementary and secondary schools. To find out if a school is classified as a low-income school, check our [online database](#) for the year(s) you have been employed as a teacher. Questions about the inclusion or omission of a particular school must be directed to the [state education agency contact](#) in the state where the school is located and *not* to the U.S. Department of Education.

## What if I teach at an educational service agency?

If you teach at an educational service agency, your teaching service may qualify if the consecutive five-year period includes qualifying service at an eligible education service agency performed after the 2007–08 academic year.

## How do I apply for teacher loan forgiveness?

You apply for teacher loan forgiveness after you have completed the five-year teaching requirement. Print and complete the [Teacher Loan Forgiveness Application](#). The chief administrative officer of the school at which you performed your qualifying teaching service must complete the certification section. If you taught at more than one school during the same academic year, the chief administrative officer from one of the schools may complete the certification section. If you taught at different schools during different academic years, the chief administrative officers from all of the schools must certify your eligibility. 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* or *loan servicer*. If you are 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.

## Can I download a brief summary of this teacher loan forgiveness information?

You can download a summary of this information in the form of a brochure, from our [Resources page](#). This PDF works best if printed as a two-sided sheet and then folded into a brochure. This brochure can be duplicated but not sold.