



Federal Student Aid

STAFFORD LOAN FORGIVENESS PROGRAM FOR TEACHERS



For loans made under the William D. Ford Federal Direct Loan (Direct Loan) Program and the Federal Family Education Loan (FFEL) Program.



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Overview

The Stafford Loan Forgiveness Program for Teachers is intended to encourage individuals to enter and remain in the teaching profession. Under this program, you may receive loan forgiveness of up to \$17,500 if you teach for five consecutive academic years in schools or educational service agencies* that serve low-income families, and meet other requirements.

★ An educational service agency is a regional public multiservice agency (not a private organization) that is authorized by state law to develop, manage, and provide services or programs to local education agencies, such as public school districts.

General Requirements

To be eligible to participate in the Stafford Loan Forgiveness Program for Teachers, you must meet the following requirements:

- You are a new borrower. You are considered a new borrower if you did not have an outstanding balance on a Direct or FFELSM Program loan on **Oct. 1, 1998**, or on the date you obtained a Direct or FFEL Program loan after **Oct. 1, 1998**.
- You have an eligible Stafford Loan that you obtained through the Direct Loan or FFEL Programs, or you have a Direct Loan or FFEL consolidation loan that you received to repay an eligible Stafford Loan.
- You were employed for at least five consecutive, complete school years as a full-time teacher in a low-income elementary or secondary school (public or private) or educational service agency. To find out whether your school or educational service agency qualifies as low-income, visit **www.studentaid.ed.gov/tc** or call **1-800-4-FED-AID**. Note that all schools operated by the Bureau of Indian Education (BIE) are considered low-income schools for this program.

NOTE: For teaching at an eligible elementary or secondary school to count toward the required five consecutive complete academic years, at least one of your five years of qualifying teaching service must have been after the 1997–98 academic year. For teaching at an eligible educational service agency to count toward the required five consecutive complete

academic years, the consecutive five-year period must include qualifying service at an eligible educational service agency performed after the 2007–08 academic year.

- You are not in default on the loan for which you are requesting forgiveness (unless you have made satisfactory repayment arrangements with the holder of the loan).
- You have not received a benefit for the same teaching service through the AmeriCorps program or the Public Service Loan Forgiveness Program.
- You received the loan for which you are requesting forgiveness before the end of your fifth year of qualifying teaching.

Forgiveness Amount

You may receive **up to \$17,500** in loan forgiveness if you were

- a highly qualified full-time mathematics or science teacher in a secondary school, or a highly qualified full-time teacher of mathematics or science to secondary students at an educational service agency; or
- a highly qualified full-time special education teacher who taught children with disabilities at an elementary or secondary school or educational service agency. In addition, you must have taught children with disabilities that corresponded to your area of special education training, and you must have demonstrated knowledge and teaching skills in the content areas of the elementary or secondary school curriculum.

You may receive **up to \$5,000** in loan forgiveness if

- your five years of qualifying teaching service began **before Oct. 30, 2004**, and you were
 - o a full-time elementary school teacher at an elementary school or educational service agency who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or
 - o a full-time secondary school teacher or teacher of secondary students at an educational service agency who taught in a subject area relevant to your academic major; or

- your five years of qualifying teaching service began **on or after Oct. 30, 2004**, and you were a highly qualified full-time elementary or secondary school teacher at a **low-income** elementary or secondary school or educational service agency.

NOTE: The above amounts represent the maximum amounts in loan forgiveness that you may receive on your eligible Direct and FFEL Program loans **combined**. The chief administrative officer(s) of your school(s) or educational service agency(ies) will determine whether you meet all applicable requirements for the appropriate loan forgiveness amount.

Applying for Loan Forgiveness

You must complete a Teacher Loan Forgiveness Application and return it to the servicer(s) of the loan(s) for which you are requesting forgiveness. To obtain an application, contact your loan servicer(s). If you are applying for forgiveness of more than one loan and your loans have different servicers, you must submit a separate application to each servicer. For information on your loans, including the name(s) of your loan servicer(s), visit the National Student Loan Data SystemSM at **www.nslds.ed.gov**.

The chief administrative officer(s) of the school(s) or educational service agency(ies) where you performed your qualifying teaching service must certify on the application that your teaching service met the requirements for loan forgiveness for all five years. The chief administrative officer is an official (such as a principal, assistant principal, or superintendent) who has access to employment records that establish your eligibility for loan forgiveness, and who is authorized to verify your qualifying employment.

If you need more than one chief administrative officer's certification, submit all the certifications with your completed loan forgiveness application.



Spread the word about this program.

Please share this information with other teachers
who may be eligible for loan forgiveness.

You can download this brochure at:

www.studentaid.ed.gov/tc





For More Information

For detailed information about the eligibility requirements of the Stafford Loan Forgiveness Program for Teachers as well as information about teacher loan cancellation benefits for Perkins Loan borrowers, visit our Cancellation and Deferment Options for Teachers Web page at [**www.studentaid.ed.gov/tc**](http://www.studentaid.ed.gov/tc).

For a complete list of all cancellation, discharge, and forgiveness provisions (including forgiveness for public service employees), visit [**www.studentaid.ed.gov/repaying**](http://www.studentaid.ed.gov/repaying).

For more details about other student aid programs for which you may be eligible:

- Visit the Federal Student Aid website at [**www.studentaid.ed.gov**](http://www.studentaid.ed.gov) or
- Call our Federal Student Aid Information Center at **1-800-4-FED-AID (TTY 1-800-730-8913)**.

For questions about your teaching service, contact the chief administrative officer of the school or educational service agency that has employed you.



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