

Teacher Loan Forgiveness Programs

There are both federal and state programs that can help forgive and cancel out student loans and the great news is that many state programs allow you to double dip and utilize multiple avenues at once to maximize the amount of student loans you can unload in exchange for teaching. Here are the four ways teachers can get student loans forgiven or cancelled:

1. Federal Public Service Loan Forgiveness (PSLF)

PSLF came online in 2007 as a way to encourage people to work in full-time public service jobs. This program forgives eligible federal student loans – William D. Ford Direct Loans (including direct subsidized loans, direct unsubsidized loans, direct PLUS loans and direct consolidation loans). PSLF eligibility requirements can be found by going to <https://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service#what-is-the-public>.

- - Before any of your loans will be forgiven, you must make 120 on-time, full amount, monthly payments on your direct loans.
- - Only payments made after 10/1/2007 qualify.
- - You must have been working full-time at a qualifying public service organization (schools count) when the payments were made.

That means you must have made 10 years worth of student loan payment while working in public service. And with a start date of October 2007, no forgiveness will start until October 2017.

2. Federal Teacher Loan Forgiveness

This program is aimed at encouraging people to become and remain teachers. If you work for consecutive full years in a qualifying school, you could have up to \$17,500 of student loans forgiven. This program is good for loans established after 10/1/1998 but you can't be in default. At least one of your five years of teaching must have been after the 1997-1998 academic year. Eligible loans include direct subsidized and unsubsidized student loans; Stafford subsidized and unsubsidized student loans. Here are the eligibility requirements for the teacher loan forgiveness program:

- - The school you teach at must be in a district that qualifies for Title I funding.
- - The school must have more than 30% of enrollment qualified for Title I services.

- The school must be listed in a directory of qualifying schools published by the government. (LTS Maricopa, LTS Avondale, LTS Casa Grande, LTS Laveen, and LTS Queen Creek). The directory can be found at <https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp> .
- If your school qualifies in one of the five years, but not the others, you are likely still eligible.
- As an alternative, you can work at a qualifying educational service agency.

The amount of forgiveness varies. Most teachers can have \$5,000 of loans forgiven. But you can have up to \$17,500 of your student loans forgiven if you are a “highly qualified” math or science teacher at a secondary school or a “highly qualified” special education teacher working with disabled children in your area of specific training. Additional information and the application can be found at the following Website: <https://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/teacher>.

3. Federal Perkins Loan Cancellation Program

The Federal Perkins loan cancellation program is much more lenient in how much of your student loans it will cancel out. You can have up to 100% of your Federal Perkins loan forgiven. Better yet, you only have to teach full time for one full academic year (or two consecutive half years within a 12 month period) to see some benefit. For the first two years, you can have 15% cancelled each year. For years three and four, you can have 20% cancelled each year. For year five, you can have the final 30% of your loans cancelled. Here are the eligibility requirements for the Perkins loan cancellation program:

- You can teach in a school that serves low-income families; or
- You can be a special education teacher (including infants and toddlers); or
- You can teach in math, science, foreign language, bilingual education or any other field your state has determined is in shortage.

You can also qualify for teaching at a private school if it's a nonprofit. You can qualify if you teach part-time at multiple schools so long as you meet the other requirements. Preschool and PreK teacher can qualify if the state you teach in considers these part of their elementary education program. To find out if your school qualifies as low-income, visit the Teacher Cancellation Low Income Directory at <https://www.tcli.ed.gov/CBSWebApp/servlet/TCLIServlet> . The amount cancelled each

year also includes all interest that accrued that year. To get the application form for this program, contact the office at your alumni institute that administers the Federal Perkins Loan program.

State and City Sponsored Loan Forgiveness Programs

There are loads of state sponsored student loan forgiveness programs. In fact, there are way too many to list here. The good news is, the American Federation of Teachers (AFT) has compiled a searchable database of loan forgiveness programs, grants, awards and classroom donation programs. You can specify loan forgiveness, select your grade level, your subject area and state and you can see what student loan forgiveness and cancellation programs are available in your state. This information can be found at <http://www.aft.org/yourwork/tools4teachers/fundingdatabase/> .

Public Service Loan Forgiveness Program

What is the Public Service Loan Forgiveness (PSLF) Program?

The PSLF Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance due on your William D. Ford Federal Direct Loan Program (Direct Loan Program) loans after you have made 120 qualifying payments on those loans while employed full-time by certain public service employers. Since you must make 120 qualifying payments on your eligible federal student loans after October 1, 2007 before you qualify for the loan forgiveness, the first forgiveness of loan balances will not be granted until October 2017.

What federal student loans are eligible for forgiveness under the PSLF Program?

Any non-defaulted loan made under the Direct Loan Program is eligible for loan forgiveness. (See below for information on how non-Direct Loans may become eligible.) The Direct Loan Program includes the following loans:

- Federal Direct Stafford/Ford Loans (Direct Subsidized Loans)
- Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans)
- Federal Direct PLUS Loans (Direct PLUS Loans)—for parents and graduate or professional students
- Federal Direct Consolidation Loans (Direct Consolidation Loans)

NOTE: Parents who received a Direct PLUS Loan may qualify for forgiveness of the PLUS loan, if the parent borrower—not the student on whose behalf the loan was obtained—is employed by a public service organization (additional conditions apply; see the Q&As below).

How can other federal student loans become eligible for loan forgiveness under the PSLF Program?

Although loan forgiveness under this program is available only for loans made and repaid under the Direct Loan Program, loans made under other federal student loan programs may become eligible for forgiveness if they are consolidated into a Direct Consolidation Loan. However, only payments made on the Direct Consolidation Loan will count toward the required 120 qualifying payments.

The following loans may be consolidated into the Direct Loan Program:

- Federal Family Education Loan (FFEL) Program loans, which include
 - Subsidized Federal Stafford Loans
 - Unsubsidized Federal Stafford Loans
 - Federal PLUS Loans—for parents and graduate or professional students
 - FFEL Consolidation Loans (excluding joint spousal consolidation loans)
- Federal Perkins Loans
- Certain Health Professions and Nursing Loans

NOTE: To consolidate a Federal Perkins Loan or Health Professions or Nursing Loan into a Direct Consolidation Loan, you also must consolidate at least one FFEL Program loan or Direct Loan. If you are unsure about what kind of loans you have, check the U.S. Department of Education's (ED's) National Student Loan Data System (NSLDS) at www.nslds.ed.gov.

What are the borrower eligibility requirements for loan forgiveness under the PSLF Program?

- You must not be in default on the loans for which forgiveness is requested.
- You must be employed full time by a public service organization
 - when making each of the required 120 qualifying loan payments (certain repayment conditions apply—see below);
 - at the time you apply for loan forgiveness; and
 - at the time the remaining balance on your eligible loans is forgiven.

What are the specific loan repayment requirements for loan forgiveness under the PSLF Program?

- You must have made 120 separate monthly payments after October 1, 2007, on the Direct Loan Program loans for which forgiveness is requested. Payments made before this time do not count toward meeting this requirement. Each of the 120 qualifying payments must be made for the full scheduled installment amount and no later than 15 days after the scheduled payment due date. The 120 required payments do not need to be made consecutively.
- The 120 required payments must be made under one or more of the following Direct Loan Program repayment plans:
 - Income-Based Repayment (IBR) Plan (not available for Direct PLUS Loans made to parents or for Direct Consolidation Loans that repaid Direct or FFEL PLUS Loans made to parents)
 - Pay As You Earn Plan (not available for Direct PLUS Loans made to parents or for Direct Consolidation Loans that repaid Direct or FFEL PLUS Loans made to parents)
 - Income Contingent Repayment (ICR) Plan (not available for Direct PLUS Loans made to parents; however, Direct Consolidation Loans that repaid Direct or FFEL PLUS loans made to parents may be repaid under ICR)
 - 10-Year Standard Repayment Plan
 - Any other Direct Loan Program repayment plan; but only payments that are at least equal to the monthly payment amount that would have been required under the 10-Year Standard Repayment Plan may be counted toward the required 120 payments

For more information about the repayment plans available in the Direct Loan Program, please visit www.studentaid.ed.gov/repay-loans.

IMPORTANT NOTE: *The PSLF Program provides for forgiveness of the remaining balance of a borrower's eligible loans after the borrower has made 120 qualifying payments on those loans. In general, only borrowers who are making reduced monthly payments through the IBR, Pay As You Earn, or ICR repayment plans will have a remaining balance after making 120 payments on a loan.*

What types of public service jobs will qualify a borrower for loan forgiveness under the PSLF Program?

You must be employed full time (in any position) by a public service organization, or must be serving in a full-time AmeriCorps or Peace Corps position. Organizations that meet the definition of "public service organization" for purposes of the PSLF Program are listed below.

- A government organization (including a federal, state, local, or tribal organization, agency, or entity; a public child or family service agency; or a tribal college or university).
- A not-for-profit, tax-exempt organization under section 501(c)(3) of the Internal Revenue Code.

- A private, not-for-profit organization (that is not a labor union or a partisan political organization) that provides one or more of the following public services:
 - Emergency management
 - Military service
 - Public safety
 - Law enforcement
 - Public interest law services
 - Early childhood education (including licensed or regulated health care, Head Start, and state-funded pre-kindergarten)
 - Public service for individuals with disabilities and the elderly
 - Public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health care support occupations)
 - Public education
 - Public library services
 - School library or other school-based services

What is full-time employment?

You must meet your employer's definition of full-time. However, for PSLF purposes, that definition must be at least an annual average of 30 hours per week. For purposes of the full-time requirement, your qualifying employment at a not-for-profit organization does not include time spent participating in religious instruction, worship services, or any form of proselytizing.

If you are a teacher, or other employee of a public service organization, under contract for at least eight out of 12 months, you meet the full-time standard if you work an average of at least 30 hours per week during the contractual period and receive credit by your employer for a full year's worth of employment.

If you are employed in more than one qualifying part-time job simultaneously, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

How can I keep track of my eligibility?

ED has created the **Employment Certification for Public Service Loan Forgiveness** form (Employment Certification form) and a process to help you monitor your progress toward making the 120 qualifying payments necessary to apply for PSLF. You should complete the form, including your employer's certification of employment, and submit it to FedLoan Servicing (PHEAA), the PSLF servicer, at the address listed in Section 6 of the Employment Certification form.

The form allows you to get your employer's certification of employment while you are still employed at that organization or shortly after leaving. The process allows you to receive confirmation of qualifying employment and Direct Loan payment eligibility. You may also submit the form less frequently than annually to cover more than one year's employment or for more than one employer.

While use of the form and process is not required, it will help you keep track of your progress toward meeting the PSLF eligibility requirements. If you do not periodically submit the form, you will still be required to submit a form for each qualifying employer at the time you apply for forgiveness and when forgiveness is granted.

Where can I find additional information about the PSLF Program?

This fact sheet only provides a summary of the basic requirements of the PSLF Program. For more detailed information, including how to monitor your progress toward qualifying for PSLF, read the PSLF Questions and Answers document at www.studentaid.ed.gov/publicservice or contact your federal loan servicer.

This information was updated in the fall of 2013. For updates or additional information on federal student aid, visit StudentAid.gov.



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Wondering whether you can get your federal student loans forgiven or canceled for your service as a teacher?

*Learn about the **forgiveness** and **cancellation** programs to see whether you qualify.*

There are two types of **loan forgiveness** programs for teachers:

- ⌚ Teacher Loan Forgiveness for Direct Subsidized Loans, Direct Unsubsidized Loans, Subsidized Federal Stafford Loans, and Unsubsidized Federal Stafford Loans
- ⌚ Teacher Cancellation for Federal Perkins Loans

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.

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Teacher Cancellation

If you have a loan from the [Federal Perkins Loan Program](#) you might be eligible for loan cancellation for full-time teaching at a low-income school, or for teaching in certain subject

areas. You can also qualify for deferral for these qualifying teaching services. Check with the school that made your Federal Perkins Loan for more information.

- ▢ What are the eligibility requirements?
- ▢ Who is considered a teacher?
- ▢ How long must I teach?
- ▢ How do I apply for teacher cancellation?
- ▢ What amount can be canceled?

What are the eligibility requirements?

You qualify for cancellation (**discharge**) of up to 100 percent of a Federal Perkins Loan if you have served full-time in a public or nonprofit elementary or secondary school system as a

- teacher in a school serving students from low-income families; or
- special education teacher, including teachers of infants, toddlers, children, or youth with disabilities; or
- teacher in the fields of mathematics, science, foreign languages, or bilingual education, or in any other field of expertise determined by a state education agency to have a shortage of qualified teachers in that state.

Eligibility for teacher cancellation is based on the duties presented in an official position description, not on the position title. To receive a cancellation, you must be directly employed by the school system. There is no provision for canceling Federal Perkins Loans for teaching in postsecondary schools.

Note that you also qualify for deferral while you're performing teaching service that qualifies for cancellation. Contact the school that holds your loan for information on applying for deferral.

Who is considered a teacher?

A teacher is someone who provides students direct classroom teaching, or classroom-type teaching in a nonclassroom setting, or educational services directly related to classroom teaching (for example, school librarian or guidance counselor).

You don't need to be certified or licensed to receive cancellation benefits. However, your employing school must consider you to be a full-time professional for the purposes of salary, tenure, retirement benefits, etc. If you are a supervisor, administrator, researcher, or curriculum specialist, you are not considered a teacher unless you primarily provide direct and personal educational services to students.

How long must I teach?

You must teach full-time for a full academic year or its equivalent. There is no requirement that you must teach a given number of hours a day to qualify as a full-time teacher; the employing school is responsible for making that decision.

An “academic year or its equivalent” for cancellation purposes is defined as one complete school year or two half-years that are from different school years. The two half-years must be complete and consecutive, excluding summer sessions, and must generally fall within a 12-month period.

Teaching Part-time at Multiple Schools

You can have your loan canceled if you are simultaneously teaching part-time in two or more schools if an official at one of the schools where you taught certifies that you taught full-time for a full academic year.

Teaching at a Private School

Your loan can be canceled for services performed in a private school if the private school has established its nonprofit status with the Internal Revenue Service (IRS), and if the school is providing elementary and/or secondary education according to state law.

Teaching at a Preschool or Prekindergarten Program

Your loan can be canceled only if the state considers such a program to be a part of its elementary education program. A low-income-school-directory designation that includes prekindergarten or kindergarten does not suffice for a state determination of program eligibility.

Teaching at Low-income Schools

A cancellation based on teaching in a school serving students from low-income families will be granted only if you taught in an eligible school as determined by the state education agency. To be considered a “low-income school,” the school must be in a school district that qualified for federal Title I funds in the year for which the cancellation is sought. Also, more than 30 percent of the school’s enrollment must be made up of children in the Title I program.

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.

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.

NOTE: If you have had a portion of your loan canceled for teaching at a low-income elementary or secondary school in one year, you can continue to have portions of your loan canceled for teaching at that school even if it is not listed as a low-income school in later years. Under certain circumstances, the institution that holds your Perkins Loan may permit retroactive cancellation if you can demonstrate that you qualified for cancellation in a prior year. However, the institution may not refund payments made during such a retroactive period.

Teaching at an Educational Service Agency

If you teach at an educational service agency, your teaching service may qualify for cancellation if the period includes qualifying service that includes August 14, 2008, or begins on or after that date.

Teaching Special Education

You must have an official at the public or other nonprofit elementary or secondary school certify that you are a full-time special education teacher of infants, toddlers, children, or youth with disabilities either on the Federal Perkins Loan deferment/cancellation form or on an official letter from the school bearing the school's seal or letterhead.

If you provide one of the following services, you qualify as a teacher only if you are licensed, certified, or registered by the appropriate state education agency for that area in which you are providing related special educational services, and the services you provide are part of the educational curriculum for handicapped children.

The services are

- speech and language pathology and audiology,
- physical therapy,
- occupational therapy,
- psychological and counseling services, and
- recreational therapy.

Teaching in a Designated Subject Shortage Area

This cancellation is based on full-time teaching if there is a shortage of teachers in your subject area. Each year the state education agency determines any subject shortage areas in the

elementary and secondary schools within the state. Check with your local school system or state education agency to find out if your subject-matter area has been so designated. If you teach full-time in science, mathematics, foreign language, or bilingual education, you qualify for cancellation even if the state has not designated one of these subject areas as a shortage area. For a borrower to be considered as teaching in a field of expertise, the majority of classes taught must be in that field of expertise.

Nationwide Listing of Teacher Shortage Areas

You may download a [PDF](#) or [Word](#) version of the list of teacher shortage areas nationwide.

How do I apply for cancellation?

You must request the appropriate forms from the office that administers the Federal Perkins Loan program at the school that holds your loan. You must also provide any documentation the school requests to show that you qualify for cancellation of your Perkins Loan. It is the school's responsibility to determine whether you qualify, and the school's decision cannot be appealed to the U.S. Department of Education. Schools may not cancel any portion of a loan for teaching services you performed either before the date the loan was disbursed or during the enrollment period covered by the loan.

What amount can be canceled?

If you are eligible for cancellation under any of the categories listed above, up to 100 percent of the loan may be canceled for teaching service, in the following increments:

- 15 percent canceled per year for the first and second years of service
- 20 percent canceled for the third and fourth years
- 30 percent canceled for the fifth year

Each amount canceled per year includes the **interest** that accrued during the year.

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Glossary

[Loan Forgiveness](#)

The cancellation of all or some portion of your remaining federal student loan balance. If your loan is forgiven, you are no longer responsible for repaying that remaining portion of the loan. ...

Federal Family Education Loan (FFEL) Program

Under this program, private lenders provided loans to students that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford ...

Direct Loan

A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating ...

FFEL Program

Federal Family Education Loan Program

Default

Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may ...

Unsubsidized Loan

A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues through...

Academic Year

This is the amount of the academic work you must complete each year, and the time period in which you are expected to complete it, as defined by your school. For example, your school's academic y...

Loan Holder

The entity that holds the loan promissory note and has the right to collect from the borrower.

Loan Servicer

A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of a lender.

Discharge

The release of a borrower from the obligation to repay his or her loan.

Interest

A loan expense charged for the use of borrowed money. Interest is paid by a borrower to a lender. The expense is calculated as a percentage of the unpaid principal amount of the loan.

**TLFA****TEACHER LOAN FORGIVENESS APPLICATION****William D. Ford Federal Direct Loan Program/Federal Family Education Loan Program**

OMB No. 1845-0059
Form Approved
Exp. Date 05/31/2014

You may qualify for loan forgiveness only if you had no outstanding balance on a William D. Ford Federal Direct Loan (Direct Loan) Program loan or a Federal Family Education Loan (FFEL) Program loan on October 1, 1998, or had no outstanding balance on a Direct Loan or FFEL program loan on the date you obtained a loan after October 1, 1998.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN 123-45-161718191Name Jane DoeAddress 12341 S. CentralCity, State, Zip Code nowhere, AK, 12345Telephone - Home (555) 123-4567Telephone - Other ()

E-mail (optional) _____

SECTION 2: LOAN FORGIVENESS REQUEST, PREVIOUS LOAN FORGIVENESS INFORMATION, UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION*The borrower must complete this section.*

Before completing this section, carefully read the entire form, including the general information and instructions, terms and conditions, definitions, and eligibility requirements in Sections 4 through 8. Information provided in this section may be subject to verification.

Loan Forgiveness Request

I request forgiveness on my Direct Loan and/or FFEL program loan(s) based on my employment as a full-time teacher at an elementary or secondary school or for an educational service agency for at least five consecutive, complete academic years. (Note: School librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.)

During the period that qualifies me for loan forgiveness, I taught (check one) at an eligible elementary school at an eligible secondary school for an eligible educational service agency and I was (check one):

1. A full-time highly qualified special education teacher for elementary school children with disabilities. The children's disabilities corresponded to my special education training, and I demonstrated knowledge and teaching skills in the content areas of the elementary school curriculum (*loan forgiveness of up to \$17,500*).
2. A full-time highly qualified special education teacher for secondary school children with disabilities. The children's disabilities corresponded to my special education training, and I demonstrated knowledge and teaching skills in the content areas of the secondary school curriculum (*loan forgiveness of up to \$17,500*).
3. A full-time highly qualified mathematics teacher for secondary school students (*loan forgiveness of up to \$17,500*).
4. A full-time highly qualified science teacher for secondary school students (*loan forgiveness of up to \$17,500*).
5. A full-time secondary education teacher in a subject area relevant to my academic major, or a full-time highly qualified secondary education teacher (*loan forgiveness of up to \$5,000*).
6. A full-time elementary education teacher and I demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum, or a full-time highly qualified elementary education teacher (*loan forgiveness of up to \$5,000*).

Previous Loan Forgiveness Information

Check one of the boxes below:

 I have not previously applied for or received forgiveness on my Direct Loan and/or FFEL program loan(s) under this Teacher Loan Forgiveness Program. I have applied for or received forgiveness on my Direct Loan and/or FFEL program loan(s) under this Teacher Loan Forgiveness Program with the loan holder listed below. (If you check this box, provide the loan holder and forgiveness amount information requested below. If you have applied for but have not yet received forgiveness, leave "Forgiveness Amount" blank.)

Loan Holder Name _____ Loan Holder Telephone/Web Site _____ Forgiveness Amount \$ _____

Understandings, Certifications, and Authorization

I understand that (1) a forbearance of principal and accrued interest will be applied on the qualifying loan(s) from the date my loan holder receives my completed loan forgiveness application through the date the loan forgiveness request is approved or denied, unless I notify my loan holder that I intend to make regular payments during this period; (2) making regular payments may reduce the amount of my loan forgiveness; (3) if I am past due on payments when this application is processed, my loan holder may grant me a separate forbearance to resolve the delinquency on these payments; and (4) any unpaid interest that accrues during each of these forbearance periods may be capitalized.

I certify that: (1) The information I provided in Sections 1 and 2 is true and correct; (2) I have read and understand the terms and conditions in Section 5 and the definitions in Sections 6 and 7; and (3) I meet eligibility requirements for teacher loan forgiveness as explained in Section 8.

I authorize the entity to which I submit this request (i.e., the school, the lender, the guaranty agency, the U.S. Department of Education, and their respective agents and contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at the number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature _____

Today's Date (mm-dd-yyyy) _____

SECTION 3: CHIEF ADMINISTRATIVE OFFICER'S CERTIFICATION*The chief administrative officer (see definition in Section 6) must complete this section.*

Before completing this section, carefully read the general information and instructions, definitions, and eligibility requirements in Sections 4, 6, 7, and 8. More than one chief administrative officer's certification may be required. Return the completed form to the borrower.

I certify, to the best of my knowledge and belief, that the borrower has met the teaching service requirements for loan forgiveness as specified in Sections 6, 7, and 8. In addition, I certify that, during the period for which the borrower is seeking forgiveness, the borrower was a teacher as defined in Section 6 and taught full time for consecutive, complete academic year(s) from _____ (mm-dd-yyyy) to _____ (mm-dd-yyyy) at one or more eligible Title I schools or educational service agencies in the capacity that the borrower has indicated in Section 2.

LEGACY TRADITIONAL SCHOOL

Name of School or Educational Service Agency (not school district)

 Check here if this is a school operated by the Bureau of Indian Education (BIE) or operated on an Indian reservation by an Indian tribal group under contract with the BIE.

School or Educational Service Agency Address (Street, City, State, Zip Code)

County _____

Chief Administrative Officer's Name and Title (Printed)

() _____

Chief Administrative Officer's Signature

Today's Date (mm-dd-yyyy) _____

SECTION 4: GENERAL INFORMATION AND INSTRUCTIONS

The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full time for five consecutive, complete academic years at certain elementary and secondary schools or for certain educational service agencies that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their Direct Loan and/or FFEL program loans. For complete terms and conditions, definitions, and eligibility requirements, see Sections 5 through 8.

Before completing Section 2, carefully read Sections 5 through 8. Be sure to provide all requested information. Type or print using dark ink. Show dates as mm-dd-yyyy (for example, show "January 31, 2011" as "01-31-2011").

The chief administrative officer of the school or educational service agency at or for which you performed your qualifying teaching service must complete Section 3. If you taught at more than one school or for more than one educational service agency during the same academic year, the chief administrative officer from one of the schools or educational service agencies may complete Section 3. If you taught at different schools or for different educational service agencies during different academic years, the chief administrative officers from all of the schools or educational service agencies must certify your eligibility. If you need more than one chief administrative officer's certification, the additional certifications, containing the information in Section 3, may be provided on a separate piece of paper and submitted with your completed form.

Return the completed form to the address shown in Section 9. If you are applying for forgiveness of loans that are held by different loan holders, you must submit a separate form to each loan holder.

SECTION 5: TERMS AND CONDITIONS

- If you are determined to be eligible for loan forgiveness under this program, your loan holder will not refund any payments that you made or that were made on your behalf before the determination of eligibility.
- You are not eligible to receive forgiveness for more than a combined total of \$17,500 of principal and interest of your Direct Loan and/or FFEL program loan(s). You are responsible for repaying any loan balance that remains after the forgiveness has been granted.
- Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: (1) Direct Unsubsidized Loan(s) or unsubsidized Federal Stafford Loan(s), (2) Direct Subsidized Loan(s) or subsidized Federal Stafford Loan(s), and (3) Direct Unsubsidized Consolidation Loan, Direct Subsidized Consolidation Loan, or Federal Consolidation Loan.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this form or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.

SECTION 6: DEFINITIONS

- An academic year is:
 - One complete school year at the same school or for the same educational service agency, or
 - Two complete and consecutive half years at different schools or for different educational service agencies, or
 - Two complete and consecutive half years from different school years at either the same school or for the same educational service agency or at different schools or for different educational service agencies.
- Half years exclude summer sessions. Two half years generally fall within a 12-month period. For schools or educational service agencies that have a year-round program of instruction, a minimum of nine months is considered an academic year.
- Capitalization is the addition of unpaid interest to the principal balance of a loan. This will increase the principal and total cost of the loan.
- The chief administrative officer is the official who has access to employment records that establish your eligibility for loan forgiveness in accordance with the requirements explained on this form, and who is authorized to verify your qualifying employment at a school or by an educational service agency. Depending on your employer, the chief administrative officer may be a principal, assistant principal, superintendent, or other school or educational service agency official.
- A child with a disability is a child who needs special education and related services because the child has mental retardation, 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 health 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.
- An educational service agency is a regional public multiservice agency (not a private organization) authorized by state statute to develop, manage, and provide services or programs to local educational agencies (such as public school districts), as defined in section 9101 of the Elementary and Secondary Education Act of 1965, as amended.
- An elementary school is a public or nonprofit private school that provides elementary education as determined by state law or, if the school is not in a state, by the U.S. Department of Education.
- A forbearance is a temporary cessation of payments, an extension of time for making payments, or temporary acceptance of smaller payments than previously scheduled. You are responsible for any interest that accrues on a loan during forbearance. If you do not pay the interest that accrues on the loan, the interest may be capitalized.
- Full time means the standard used by a state in defining full-time employment as a teacher. If you teach in more than one school or educational service agency, full time is based on the combination of all of your qualifying employment.
- The holder of a Direct Loan Program loan is the U.S. Department of Education. The holder of a FFEL Program loan may be a lender, guaranty agency, secondary market, or the U.S. Department of Education.
- Loans that are eligible for forgiveness are Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), Federal Stafford Loans (subsidized and unsubsidized), and any portion of a Federal Direct Consolidation Loan or Federal Consolidation Loan that paid off an eligible Direct Subsidized Loan, Direct Unsubsidized Loan, or Federal Stafford Loan.
- A secondary school is a public or nonprofit private school that provides secondary education as determined by state law or, if the school is not in a state, by the U.S. Department of Education.
- Special education means specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability, including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education. Physical education means the 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.
- A teacher is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers. School librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.

SECTION 7: DEFINITION OF HIGHLY QUALIFIED

Public school teachers (including teachers employed by educational service agencies) and private school teachers may meet different criteria in order to be considered "highly qualified" for the purposes of the Teacher Loan Forgiveness Program, as explained below.

Public School Teachers

To be a highly qualified teacher, a teacher of public elementary or secondary school students 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 hold a license to teach in that state, except that when used with respect to teaching in a public charter school, the term "highly qualified teacher" means that the teacher meets the requirements set forth in the state's public charter school law; and
- Not have had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

In addition:

A teacher of elementary school students who is new to the profession also is considered highly qualified if the teacher:

- 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 teacher of middle or secondary school students who is new to the profession also is considered highly qualified if the teacher:

- 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, coursework equivalent to an undergraduate academic major, or advanced certification or credentialing.

A teacher of elementary, middle, or secondary school students who is not new to the profession also is considered highly qualified if the teacher holds at least a bachelor's degree and:

- Meets the applicable standards of a teacher of elementary, middle, or secondary school students 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.

Private School Teachers

To be a highly qualified teacher, a teacher in a private, non-profit elementary or secondary school who is not a highly qualified teacher as defined above must:

- Be permitted to and satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas. The competency tests must be recognized by five or more states for the purposes of fulfilling the highly qualified teacher requirements under section 9101 of the Elementary and Secondary Education Act of 1965; and
- Achieve a score on each test that equals or exceeds the average passing score for those five states.

SECTION 8: ELIGIBILITY REQUIREMENTS

- To qualify for loan forgiveness under this program, you must not have had an outstanding balance on a Direct Loan or FFEL program loan on October 1, 1998, or on the date that you obtained a Direct Loan or FFEL program loan after October 1, 1998. This means that if you had an outstanding balance on one or more Direct Loan or FFEL program loans on October 1, 1998, or on any Direct Loan or FFEL program loans that you obtained while you had an outstanding balance on a Direct Loan or FFEL program loan made on or before October 1, 1998, you may qualify for loan forgiveness if you later paid all of those loans in full so that you had no outstanding balance on any Direct Loan or FFEL program loan at the time you obtained a new Direct Loan or FFEL program loan after October 1, 1998.

- If you are in default on a Direct Loan and/or FFEL program loan(s), you must have made satisfactory repayment arrangements with the holder of the defaulted loan(s) to be eligible for forgiveness of the loan(s).
- The loan(s) for which you are seeking forgiveness must have been made prior to the end of your five academic years of qualifying teaching service.

- You must not have received benefits through the AmeriCorps Program under Subtitle D of Title I of the National and Community Service Act of 1990 or loan forgiveness under the Direct Loan Public Service Loan Forgiveness Program for the same teaching service for which you are seeking forgiveness on your Direct Loan and/or FFEL program loan(s).

- You must have been employed as a full-time teacher for five consecutive, complete academic years at an elementary or secondary school or for an educational service agency 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 or educational service agency'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* (See website address at <http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp>). If this directory is not available before May 1 of any year, the previous year's directory may be used.

If your school or educational service agency 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 or educational service agency may be counted toward the required five consecutive, complete academic years of teaching.

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 the BIE qualify as schools serving low-income students. These schools are qualifying schools for purposes of this loan forgiveness program.

- You may qualify for forgiveness based on qualifying teaching service for five consecutive, complete academic years at any combination of eligible elementary schools, secondary schools, or educational service agencies. However:
 - Teaching at an eligible elementary or secondary school may be counted toward the required five consecutive, complete academic years only if at least one of the five years of teaching was after the 1997-1998 academic year.
 - Teaching for an eligible educational service agency may be counted toward the required five consecutive, complete academic years only if the consecutive five-year period includes qualifying service for an eligible educational service agency performed after the 2007-2008 academic year.

SECTION 8: ELIGIBILITY REQUIREMENTS (continued)

- If your five consecutive, complete years of qualifying teaching service began **before October 30, 2004**:
 - You may receive up to \$5,000 in loan forgiveness if, as certified by the chief administrative officer of the eligible school or educational service agency where you were employed, you were:
 - A full-time teacher for elementary school students and you demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or
 - A full-time teacher for secondary school students and you 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 eligible school or educational service agency where you were employed, you were:
 - A highly qualified full-time teacher of mathematics or science to secondary school students; 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.
- If your five consecutive, complete years of qualifying teaching service began **on or after October 30, 2004**:
 - You may receive up to \$5,000 in loan forgiveness if, as certified by the chief administrative officer of the school or educational service agency where you were employed, you were a highly qualified full-time teacher for elementary or secondary school students.
 - You may receive up to \$17,500 in loan forgiveness if, as certified by the chief administrative officer of the school or educational service agency where you were employed, you were:
 - A highly qualified full-time teacher of mathematics or science to secondary school students; 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.
- If you were unable to complete an academic year of teaching, that year may still be counted toward the required five consecutive, complete academic years if:
 - You completed at least one-half of the academic year; and
 - 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.

Note: Absence due to a period of postsecondary education, a condition covered under the FMLA, or active duty service, including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year, does not constitute a break in the required five consecutive, complete years of qualifying teaching service.

SECTION 9: WHERE TO SEND THE COMPLETED TEACHER LOAN FORGIVENESS APPLICATION

Return the completed form and any attachments to:
(If no address is shown, return to your loan holder.)

If you need help completing this form, call:
(If no phone number is shown, call your loan holder.)

SECTION 10: IMPORTANT NOTICES**Privacy Act Disclosure Notice:**

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq.*, and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program and/or Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice:

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average 0.33 hours (20 minutes) per response, including time for reviewing instructions, searching existing data resources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Individuals are obligated to respond to this collection to obtain a benefit in accordance with 35 CFR 682.216(f)(1) and 34 CFR 685.217(e)(1). Send comments regarding the burden estimate(s) or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20210-4537 or e-mail ICDocketMgr@ed.gov and reference OMB Control Number 1845-0059. Note: Please do not return the completed Teacher Loan Forgiveness Application to this address.

If you have any questions regarding the status of your individual submission of this form, contact your loan holder (see Section 9).