



Federal and state loan forgiveness programs allow federal Stafford Loan borrowers to have a portion of their loan debt erased in return for fulfilling specific teaching obligations. This can be a huge benefit for teachers, allowing you to access the Stafford Loan funds needed now to finance your education, and to later have a portion of those loans forgiven as you personally fulfill your professional teaching goals. There are two programs currently available: **Federal Loan Forgiveness for Teachers**, and **California Assumption Program of Loans for Education (APLE)**. **Federal Loan Forgiveness for Teachers**.

Please Note that the California Assumption Program of Loans for Education (APLE) is currently not available. Please visit www.csac.ca.gov or call (888) 224-7268 for more information as it may become available in the future.

Federal Loan Forgiveness for Teachers

Stafford loan borrowers may have up to \$5,000 of their loan debt forgiven in return for 5 years of teaching service in a designated K-12 public school, *and up to \$17,500 for highly qualified teachers of math, science, or special education serving specific communities and schools.*

To qualify for this program, you must meet the following basic requirements:

- Receive a Stafford Loan through the Federal Family Education Loan (FFEL) program or through the Federal Direct Loan program;
- Not be in default on the loan for which you are requesting forgiveness (unless you have made satisfactory payment arrangements with the lender);
- Have not received a benefit for the same teaching service through the AmeriCorps program;
- At least one of your 5 qualifying years of teaching service must be after the 1997-98 academic year;
- Have been employed for at least 5 consecutive years as a full-time teacher in an elementary or secondary school designated as a low-income school;
- Received the loan for which you are requesting forgiveness before the end of your fifth year of qualifying teaching.

To apply for loan forgiveness, you must complete a Teacher Loan Forgiveness Application and return it to the holder(s) of the loan(s) for which you are requesting forgiveness.

To find out more about Federal Loan Forgiveness requirements, go to www.studentaid.ed.gov, and follow this sequence of steps:

- Select Repaying
- Click on Cancellation and Deferment Options for Teachers
- Click on Cancellation for Stafford Loans

Assumption Program of Loans for Education (APLE) *Currently not Available.

Stafford loan borrowers may receive up to \$11,000 in student loan forgiveness in return for 4 years of teaching service in either a designated subject area or at a designated K-12 school. *Teachers of math, science, or special education at schools designated as lowest performing schools may receive an additional \$8,000 in loan forgiveness.*

The APLE is a competitive teacher incentive program designed to encourage outstanding students, district interns, and out-of-state teachers to become California teachers in subject areas where a critical teacher shortage has been identified, or in designated schools meeting specific criteria established by the Superintendent of Public Instructions. APLE applicants must agree to teach in one of the following teacher shortage areas or locations:

- Mathematics (Grades 7-12)
- Science (Life/Physical; Grades 7-12)
- Foreign Language
- Special Education
- Reading Specialist
- Low-income Area School
- School Serving Rural Area
- State Special School
- School with a High Percentage of Emergency Permit Teachers
- Low Performing School

To qualify for the APLE, new applicants must meet the following criteria:

- Approved to receive or have received an educational loan(s)
- Not in default on any educational loan(s)
- Agree to teach in a California public school that ranked in the lowest percentile for at least 4 years
- Be a legal resident of California
- In a program leading to a Bachelor's or in a teacher preparatory program
- Completed at least 60 semester units (90 quarter units)

Applying for the APLE is a two-step process. You must complete the first page of the application (G-208), and sign and date the back. Next you must submit the signed application to Dominican's APLE coordinator (after you have finished the credential program).

To find out more about APLE requirements or to obtain an application, go to www.csac.ca.gov, or call (888) 224-7268.