

## Teacher Loan Forgiveness

Wondering whether you can get your federal student loans forgiven for your service as a teacher? Learn about the Teacher Loan Forgiveness Program to see whether you qualify.

### [What are the eligibility requirements?](#)

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Under the Teacher Loan Forgiveness Program, if you teach full time for five complete and consecutive academic years in a low-income school or educational service agency, and meet other qualifications, you may be eligible for forgiveness of up to \$17,500 on your [Direct Subsidized and Unsubsidized Loans](#) and your Subsidized and Unsubsidized Federal Stafford Loans.

If you have a [Direct Consolidation Loan](#) or a Federal [Consolidation Loan](#), you may be eligible for [forgiveness](#) of the outstanding portion of the consolidation loan that repaid an eligible Direct [Subsidized Loan](#), Direct Unsubsidized Loan, Subsidized Federal Stafford Loan, or Unsubsidized Federal Stafford Loan.

Borrowers can't receive credit toward Teacher Loan Forgiveness and Public Service Loan Forgiveness (PSLF) for the same period. That means, if you seek and receive Teacher Loan Forgiveness, the five-year period of service that supported your eligibility will NOT count toward PSLF. We recommend that you consider whether you're interested in PSLF before deciding to pursue Teacher Loan Forgiveness, because we can't make changes once you receive forgiveness.

NOTE: The limited PSLF waiver temporarily waives this restriction for individuals who previously received Teacher Loan Forgiveness. [Learn more about the limited PSLF waiver.](#)

## 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.
- You must have been employed as a full-time, [highly qualified 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 at an elementary school, secondary school, or [educational service agency](#) that serves low-income students (a "[low-income school or educational service agency](#)").
- 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.

## Teaching for Less Than a Complete Academic Year

If you were unable to complete a full 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; **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 of one of the reasons listed below.

### Reasons for Not Completing the Academic Year

The following reasons for not completing the academic year may allow it to be counted toward the required five complete and



consecutive academic years:

- 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.
- You had a condition covered under the [Family and Medical Leave Act of 1993](#)  (FMLA).
- You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the U.S. armed forces.

## 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.

## Am I a highly qualified teacher?

There are basic requirements that all teachers must meet to be considered highly qualified. There are also additional requirements that you must meet depending on whether you're an elementary or secondary school teacher, and whether you're new to the teaching profession.

### Basic Requirements for All Teachers

To be a highly qualified teacher, you must have

- attained at least a bachelor's degree;
- received full state certification as a teacher; and
- not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

You're considered to have received full state certification even if you received your certification through alternative routes to certification or by passing the state teacher licensing examination.

If you're a teacher at a public charter school, you are considered to have received full state certification as a teacher if you meet the requirements set forth in the state's public charter school law.

### Additional Requirements for Elementary School Teachers Who Are New to the Profession

To be considered highly qualified as an elementary school teacher who is new to the profession, you must also have demonstrated subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum by passing a rigorous state test.

The rigorous state test may be a state-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum.

### Additional Requirements for Middle or Secondary School Teachers Who Are New to the Profession

To be considered highly qualified as a middle or secondary school teacher who is new to the profession, you must also have demonstrated a high level of competency in each of the academic subjects in which you teach.


To demonstrate a high level of competency, you may either

- pass a rigorous state academic subject test in each of the academic subjects in which you teach or
- successfully complete an academic major, a graduate degree, course work equivalent to an undergraduate academic major, or an advanced certification or credential in each of the academic subjects in which you teach.

The rigorous state test may be a state-required certification or licensing test or tests in each of the academic subjects in which you teach.

### Additional Requirements for Elementary, Middle, or Secondary School Teachers Who Are Not New to the Profession

To be highly qualified as an elementary, middle, or secondary school teacher who is **not** new to the profession, you must also

- meet the applicable requirements for an elementary, middle, or secondary school teacher who is new to the profession or
- demonstrate competence in all the academic subjects in which you teach based on a high, objective, uniform state stan  evaluation.

The uniform state standard of evaluation may involve multiple, objective measures of teacher competency and must

- be set by the state for both grade-appropriate academic subject matter knowledge and teaching skills;
- be aligned with challenging state academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators;
- provide objective, coherent information about your attainment of core content knowledge in the academic subjects in which you teach;
- be applied uniformly to all teachers in the same academic subject and the same grade level throughout the state;
- take into consideration, but not be based primarily on, the time you have been teaching in the academic subject; and
- be made available to the public upon request.

## How do I know if I'm teaching at a low-income school or educational service agency?

The school or educational service agency must be listed in the [Teacher Cancellation Low Income \(TCLI\) Directory](#), which is published by the U.S. Department of Education (ED) each year. To find out if your school or educational service agency is classified as low-income, search the directory database for the years you have been employed as a teacher. If the *TCLI Directory* is not available before May 1 of any year, the previous year's directory may be used for that year.

Any 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 ED. State education agencies are responsible for determining which schools or educational service agencies are eligible to be reported to ED for inclusion in the *TCLI Directory*.

If your school or educational service agency is included in the *TCLI Directory* for at least one year of your teaching service, but is not included during subsequent years, your subsequent years of teaching at the school or educational service agency will still be counted toward the required five complete and consecutive academic years of teaching. For example, if you taught at the same school for five complete and consecutive academic years from 2011–12 through 2015–16, but the school was included in the *TCLI Directory* only for the 2011–12 academic year, your subsequent four academic years of teaching at that school can still be counted toward the required five complete and consecutive academic years.

Teaching service performed at an educational service agency may be counted toward the required five years of teaching only if the consecutive five-year period includes qualifying service at an eligible educational service agency performed after the 2007–08 academic year.

All elementary and secondary schools operated by the Bureau of Indian Education (BIE)—or operated on Indian reservations by Indian tribal groups under contract with BIE—qualify as schools serving low-income students. These schools are qualifying schools for the purposes of this loan forgiveness program, even if they are not listed in the *TCLI Directory*.

## How much loan forgiveness can I receive?

The maximum forgiveness amount is either \$17,500 or \$5,000, depending on the subject area taught. If you have eligible loans under both the Direct Loan Program and the FFEL Program, \$17,500 or \$5,000 is a combined maximum forgiveness amount for both programs.

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

- a [highly qualified](#) full-time mathematics or science teacher who taught students at the secondary school level; or
- a [highly qualified](#) special education teacher (at either the elementary or secondary level) 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 demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.

If you didn't teach mathematics, science, or special education, you may receive up to \$5,000 in loan forgiveness if you were a [highly qualified](#) full-time elementary or secondary education teacher.

## Can I receive loan forgiveness under both the Teacher Loan Forgiveness Program and the Public Service Loan Forgiveness Program?

You can potentially receive forgiveness under both the Teacher Loan Forgiveness Program and the [Public Service Loan Forgiveness Program](#), but not for the same period of teaching service. For example, if you complete five consecutive years of qualifying teaching service and receive forgiveness of your Direct Loans under the Teacher Loan Forgiveness Program, any payments you made on your Direct



Loans during that five-year period cannot be counted toward the required 120 monthly payments for the Public Service Loan Forgiveness Program. To receive Public Service Loan Forgiveness, you would need to make 120 more qualifying monthly payments.

## Teacher Loan Forgiveness and AmeriCorps Program Benefits

If you're an AmeriCorps Program volunteer, a period of teaching that qualifies you for a benefit through the AmeriCorps Program cannot be counted toward the required five consecutive years of teaching for the Teacher Loan Forgiveness Program.

## Can I receive teacher loan forgiveness on my PLUS loans or Federal Perkins Loans?

PLUS loans for parents and graduate or professional students aren't eligible for this type of forgiveness.

Federal Perkins Loans aren't eligible for this type of forgiveness. However, [the Perkins Loan program](#) has a [cancellation](#) option for teachers and [discharge](#) programs for other specified workers and volunteers. You may be eligible to have all or a portion of your [Federal Perkins Loan](#) canceled or discharged (under certain conditions).

## Am I eligible for teacher loan forgiveness if I'm in default on a loan?

If you're in [default](#) on a loan, you are not eligible for forgiveness of that loan unless you have made satisfactory [repayment arrangements](#) with the holder of the defaulted loan.

## How and when do I apply for teacher loan forgiveness?

You apply for teacher loan forgiveness by submitting a completed [Teacher Loan Forgiveness Application](#) to your [loan servicer](#) after you have completed the required five consecutive years of qualifying teaching.

The chief administrative officer of the school or educational service agency where you performed your qualifying teaching service must complete the certification section. If you are applying for forgiveness of loans that are with different loan servicers, you must submit a separate form to each of them.

### Additional Links

[Repayment Plans](#)

[Get Temporary Relief](#)

[Perkins Loan Cancellation and Discharge](#)

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