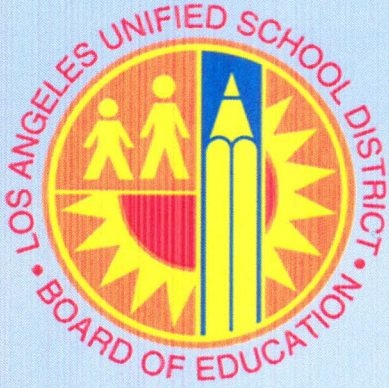


Human Resources Division



Student Loan Forgiveness Programs and Options for Educators and District Employees

An effective teacher in every classroom and an effective leader at every school focused on improving student outcomes.



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CHIEF HUMAN RESOURCES OFFICER

November 17, 2014

Dear LAUSD Educators:

The District believes that student success is linked to your success, both inside and outside the classroom. We understand the impact that a teacher's dedication has upon student achievement, as well as college and career success.

The Human Resources Division has compiled a list of Student Loan Forgiveness Programs and Options for educators and employees. The purpose is to provide a one-stop-shop of information to assist you directly, if applicable, and to enable you to share it with other individuals you believe may benefit from this information.

The federal government provides several loan forgiveness and income-based repayment programs that can lower your monthly student loan payments or cancel your student loan all together. Student loan forgiveness is a type of incentive, intended to encourage and reward service in several fields, such as teaching.

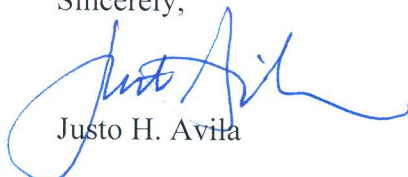
The attached chart provides loan forgiveness/cancellation options for your consideration or for someone you may know. If you find that you are eligible for a loan forgiveness program and you complete the application, you may then contact the LAUSD's Employee Relations Office at (213) 241-6591 to complete the certification of employment portion of the application.

This information is provided to assist our employees in researching loan forgiveness options and may be subject to change.

If you become aware of other resources that may prove beneficial to educators, please contact Shelley Williams, Human Resources Division, at (213) 241-5100 extension 29072 or email at shelley.williams@lausd.net.

Thank you for all that you do for the children of the LAUSD. Your dedication is appreciated.

Sincerely,



Justo H. Avila

LOS ANGELES UNIFIED SCHOOL DISTRICT
Human Resources Division

Loan Forgiveness Programs and Options

	LOAN PROGRAM	WHO QUALIFIES	NEXT STEPS
1.	<p>DIRECT LOAN FORGIVENESS PROGRAMS</p> <p>(Teacher Loan Forgiveness Program)</p>	<p>A. You must have been employed as a full-time teacher for 5 consecutive academic years and at least one of those years must have been after the 1997-1998 school academic year.</p> <p>B. Teachers who worked for 5 consecutive years in a designated elementary, secondary school, or education service agency (District) serving low income families qualify for the following:</p> <ol style="list-style-type: none"> 1. You may receive up to \$5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary teacher in any subject area. 2. You may receive up to \$17,500 in loan forgiveness if you were employed as a highly qualified full time mathematics, science or special education teacher in a secondary school. <p>C. To see if your school qualifies as a LAUSD, low income Title 1 school go to the following website: LAUSD Title 1 school</p> <p>D. For more information visit:</p> <ol style="list-style-type: none"> 1. http://www.direct.ed.gov/cancellation.html 2. http://www.studentaid.ed.gov/types/loans 	<p>A. Go to http://www.ifap.ed.gov/ifap/</p> <p>B. Type in the search box (left side) <i>“Teacher Loan Forgiveness Application 2017”</i></p> <ol style="list-style-type: none"> 1. Click on <i>“Teacher Loan Forgiveness Application” pdf</i> 2. The form is titled <i>“Teacher Loan Forgiveness Application – William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program”</i> 3. The form shows the expiration date (application deadline) as 7/31/2017. <p>C. Print and complete the <i>Teacher Loan Forgiveness Application</i></p> <p>D. Obtain Employment Verification for the sign-off (Section 5: Chief Administrative Officer’s Certification) from Employee Relations Office at (213) 241-6591 or employeverify@lausd.net</p> <p>E. Return the completed application to your loan holder or loan servicer. This is the university/college or financial agency holding the promissory note.</p>
2.	<p>PUBLIC SERVICE LOAN FORGIVENESS PROGRAM</p>	<p>A. All Educators qualify for Public Service Loans. You may submit your application ahead of time.</p> <p>B. The Public Service Loan Forgiveness Program began in 2007.</p> <p>C. Teachers are entitled to have the entirety of their debt (interest and principle) discharged after 10 years of full time employment in public service.</p> <p>D. Borrower must have made 120 payments as part of the direct loan program in order to obtain this benefit. Only payments made on or after October 1, 2007, count toward the required 120 monthly payments.</p> <p>E. For more information visit:</p> <ol style="list-style-type: none"> 1. http://studentaid.ed.gov 2. http://www.ed.gov/blog/2014/10/the-5-qs-of-public-service-loan-forgiveness/ 	<p>A. Go to http://studentaid.ed.gov</p> <p>B. Type in the search box (upper right side) <i>“Public Service Loan Forgiveness Form”</i></p> <ol style="list-style-type: none"> 1. Click on “[PDF] <i>Employment Certification for Public Service Loan Forgiveness</i>” 2. The form is titled <i>“Employment Certification for Public Service Loan Forgiveness (PSLF)”</i> 3. The form shows the expiration date (application deadline) as 11/30/2014. <p>C. Complete the Borrower Identification (Section 1) on-line and print the form.</p> <p>D. Obtain Certification of Employment (Section 3) from Employee Relations Office at (213) 241-6591 or employeverify@lausd.net</p> <p>E. Return the completed application to your loan holder or loan servicer. This is the university/college or financial agency holding hold the promissory note.</p>

	LOAN PROGRAM	WHO QUALIFIES	NEXT STEPS
3.	STAFFORD LOAN CANCELLATION	<p>A. Stafford loans are a form of Public Service Loans.</p> <p>B. Public Service Loan Forgiveness forgives the principal and interest balance on a borrower's Federal Direct Student Loans after the borrower has made 120 qualifying payments (= 10 years) while working full-time in a public service job.</p> <p>C. Federal Student Loans in the Federal Family Education Loan Program (FFELP) may be consolidated (or reconsolidated) into the Federal Direct Loan Program to qualify for public service loan forgiveness, but payments made prior to consolidation do not count toward the 120-payment requirement.</p> <p>D. For more information visit: http://www.staffordloan.com</p>	<p>A. Go to http://www.staffordloan.com</p> <p>B. Click “<i>Stafford Loan Forgiveness</i>” near bottom of the page – in paragraph Federal Stafford Loan Repayment</p> <p>C. Click “Stafford Loan Discharge” (left side)</p> <p>D. Go to “How To Apply” (toward bottom of page)</p> <p>E. To apply, you will need to contact your loan servicer, who will provide you with the necessary paperwork and will determine if you qualify for any of the cancellation circumstances.</p> <p>F. Obtain Employee Verification for the sign-off from Employee Relations Office at (213) 241-6591 or employeverify@lausd.net</p>
4.	STAFFORD LOAN FORGIVENESS FOR TEACHERS	<p>A. To be eligible, you must be employed for at least five consecutive, complete years as a full-time teacher (must be a highly qualified teacher) in an elementary or secondary school designated as a low-income school. There are two ways to be eligible for up to \$17,500 in Stafford Loan Forgiveness:</p> <ol style="list-style-type: none"> 1. Meet the highly qualified designation set by the No Child Left Behind Act as a full-time mathematics or science teacher in a secondary school; (NCLB) <u>or</u> 2. Meet the highly qualified designation set by the No Child Left Behind Act as a full-time special education teacher whose main job is providing special education to children with disabilities. <p>B. There are two ways to be eligible for loan forgiveness of up to \$5,000, depending on when you began teaching:</p> <ol style="list-style-type: none"> 1. If your five years of qualifying teaching service in a low-income school began before October 30, 2004, and you were a full-time elementary school teacher who demonstrated knowledge and teaching skills in the elementary school curriculum or you were a full-time secondary school teacher who taught in an area relevant to your academic major <u>or</u> 2. If your five years of qualifying teaching service began after October 30, 2004, and you were a highly qualified full-time elementary or secondary school teacher. <p>C. For more information visit: http://studentaid.ed.gov/sites/default/files/loan-forgiveness-for-teachers.pdf</p>	<p>A. Go to http://www.ifap.ed.gov/ifap/</p> <p>B. Type in the search box (left side) “<i>Teacher Loan Forgiveness Application 2017</i>”</p> <ol style="list-style-type: none"> 1. Click on “<i>Teacher Loan Forgiveness Application</i>” pdf 2. The form is titled “<i>Teacher Loan Forgiveness Application – William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program</i>” 3. The form shows the expiration date (application deadline) as 7/31/2017. <p>C. Print and complete the <i>Teacher Loan Forgiveness Application</i></p> <p>D. Obtain Employment Verification for the sign-off (Section 5: Chief Administrative Officer’s Certification) from Employee Relations Office at (213) 241-6591 or employeverify@lausd.net</p> <p>E. Return the completed application to your loan holder or loan servicer. This is the university/college or financial agency holding the promissory note.</p>

	LOAN PROGRAM	WHO QUALIFIES	NEXT STEPS
5.	TEXAS GUARANTEED STUDENT LOAN CORPORATION (TG)	<p>A. TG is a nonprofit corporation. TG offers resources to help students and families repay their federal student loans. TG administers federal family education loan program (FFELP) loans made before July 1, 2010, on behalf of the U.S. Department of Education.</p> <p>B. You must have been employed as a full-time teacher for five complete, consecutive academic years (effective for teacher loan forgiveness applications received on or after August 14, 2008) or taught in a low-income eligible school. An eligible school is considered "low-income" according to certain criteria for funding under Title I of the Elementary and Secondary Education Act.</p> <p>C. To see if your school qualifies as a LAUSD Title 1 school go to the following website: LAUSD Title 1 school</p> <p>D. For more information visit: http://www.tgslc.org/borrowers/teachers/eligible.cfm</p>	<p>A. Go to http://www.tgslc.org/borrowers/teachers/eligible.cfm</p> <p>B. Go to "Teacher Loan Forgiveness Forms" (right side of page)</p> <p>C. Under application, click "Teacher Loan Forgiveness Applications"</p> <ol style="list-style-type: none"> 1. The form is titled "Teacher Loan Forgiveness Application – William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program" 2. The form shows the expiration date (application deadline) as 7/31/2017. <p>C. Print and complete the <i>Teacher Loan Forgiveness Application</i></p> <p>D. Obtain Employment Verification for the sign-off (Section 5: Chief Administrative Officer's Certification) from Employee employeverify@lausd.net</p> <p>E. Return the completed application to your loan holder or loan servicer. This is the university/college or financial agency holding the promissory note.</p>
6.	ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE PROGRAM)	<p>A. If you are currently an APLE recipient, you are eligible for the loan forgiveness program. The 2013-2014 Budget Act does not authorize any new APLE applications for this year (unavailable for new applicants).</p> <p>B. The California Student Aid Commission will continue to process paperwork and payments for existing APLE participants (2011-2012 academic year and prior).</p> <p>C. For more information visit: http://www.csac.ca.gov/</p>	<p>A. Go to http://www.ifap.ed.gov/ifap/</p> <p>B. Type in the search box (left side) "Teacher Loan Forgiveness Application 2017"</p> <ol style="list-style-type: none"> 1. Click on "Teacher Loan Forgiveness Application" pdf 2. The form is titled "Teacher Loan Forgiveness Application – William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program" 3. The form shows the expiration date (application deadline) as 7/31/2017. <p>C. Print and complete the <i>Teacher Loan Forgiveness Application</i></p> <p>D. Obtain Employment Verification for the sign-off (Section 5: Chief Administrative Officer's Certification) from Employee Relations Office at (213) 241-6591 or employeverify@lausd.net</p> <p>E. Return the completed application to your loan holder or loan servicer. This is the university/college or financial agency holding the promissory note.</p>

	LOAN PROGRAM	WHO QUALIFIES	NEXT STEPS
7.	PERKINS LOAN FORGIVENESS/ CANCELLATION	<p>A. The Perkins Loan Cancellation Plan has less strict requirements concerning loans that can be canceled than Stafford Loans Program.</p> <ol style="list-style-type: none"> 1. Fifteen percent of a teacher's Perkins Loan Credit gets canceled after first two years of teaching service 2. Twenty percent gets canceled after the third and fourth year and 30% after the fifth and any following years. <p>B. To meet the criteria of the Perkins Loan Cancellation Program applicant must:</p> <ol style="list-style-type: none"> 1. Worked as a teacher for at least five consecutive academic years in an elementary or secondary public or nonprofit school that was designated a "low-income" school. 2. Taught in the specific subject area or has been a special education teacher; in that case there is an exemption of the "low-income" rule. 3. Worked in a private, but strictly non-profit school, servicing "low-income" students 4. Must be considered as a full-time professional certified by the employing school district. 5. Taught in the field of science, math, bilingual education and foreign language, or in a subject designated as a teacher deficiency area by state/district. <p>C. To see if your school qualifies as a LAUSD Title 1 school go to the following website: LAUSD Title 1 school</p> <p>D. For more information visit: http://www.perkinsloan.net/perkins-loan-forgiveness/</p>	<p>A. Go to http://www.perkinsloan.net/perkins-loan-forgiveness</p> <p>B. You may also go to https://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/teacher . Then type "Perkins Loan Forgiveness Form."</p> <p>B. You must request the appropriate forms from the office that administers the Federal Perkins Loan Program at the school that holds your loan.</p> <p>C. You must also provide any documentation the school requests to show that you qualify for cancellation of your Perkins Loan.</p> <p>D. 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.</p> <p>E. 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.</p> <p>F. Obtain Employee Verification for the sign-off from Employee Relations Office at (213) 241-6591 or employeverify@lausd.net</p> <p>G. Return the completed application to your loan holder or loan servicer. This is the school or lender holding the promissory note.</p>