

**Teacher Loan Forgiveness**  
**Frequently Asked Questions**  
Prepared by the Title I Section  
Utah State Office of Education

**Question 1: *What is the teacher loan forgiveness program?***

Response 1: The U.S. Department of Education, to encourage teachers to enter high-need fields of instruction or to work in low-income schools, provides forgiveness of certain student loans. The amount of the student loan to be forgiven is based on years of service.

**Question 2: *Which loan programs qualify?***

Response 2: Teachers with Stafford and Perkins student loans who teach in low-income schools and/or areas of teacher shortages may be eligible for loan forgiveness or deferment.

For more information regarding Perkins Loans:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelperk.jsp?tab=repaying>

For more information regarding Stafford Loan:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp?tab=repaying>

**Question 3: *Which schools qualify for loan forgiveness?***

Response 3: Public schools with a low-income rate of at least 30% qualify. Additionally, all schools operated by the Bureau of Indian Affairs (BIA) are considered low-income schools for teacher loan forgiveness purposes. In Utah, the low-income percentage is calculated based on the number of students eligible for free/reduced-priced lunch.

**Question 4: *Where can I find the list of schools eligible for loan forgiveness in Utah?***

Response 4: The link to the U.S. Department of Education list of schools eligible for loan forgiveness is:

<https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp>

**Question 5: *I work at a Title I school that doesn't appear to qualify, why doesn't it qualify?***

Response 5: Some Title I schools in Utah have a low-income rate of less than 30%. These schools, although they are eligible for Title I services, do not qualify.

**Question 6:** *I work at a non-Title I school with a low-income rate higher than 30%, does my school qualify for this program?*

Response 6: All public schools in Utah that have a low-income rate of at least 30% qualify.

**Question 7:** *Do private schools also qualify for the loan forgiveness program?*

Response 7: Private non-profit schools may also qualify if their low-income percentage is at least 30%. To be included on the federal list of qualifying schools, the private non-profit school must provide documentation verifying low-income status to the Utah State Office of Education annually.

**Question 8:** *What role does the USOE have in the loan forgiveness program?*

Response 8: The Utah State Office of Education (USOE) does not process or approve loan forgiveness applications. The USOE is responsible to provide to the U.S. Department of Education annually a list of the schools that have at least 30% low income as measured by free/reduced-priced lunch.

**Question 9:** *How do I apply for loan forgiveness?*

Response 9: All questions about individual loan forgiveness eligibility and application are answered by the Financial Aid Office of the college/university where the loan was obtained.

**Question 10:** *Where can I get more information?*

Response 10: The U.S. Department of Education has provided a detailed brochure with valuable information.

[http://studentaid.ed.gov/students/attachments/siteresources/15936\\_GPO\\_Stafford\\_SCREEN.pdf](http://studentaid.ed.gov/students/attachments/siteresources/15936_GPO_Stafford_SCREEN.pdf)