NDTAC | Tip Sheet

Teacher Loan Forgiveness in Schools Serving Youth Who Are Neglected, Delinquent, or At-Risk

The Teacher Recruitment & Loan Forgiveness Connection

Facilities and schools within the juvenile justice (JJ) or child welfare systems sometimes face unique challenges in hiring and recruiting new teachers. Teachers-in-training may not be aware that opportunities exist in JJ or child welfare settings. Both new and seasoned teachers may not appreciate what teaching in a facility serving youth who are neglected or delinquent (N or D) entails or the similarities and differences from teaching in a traditional classroom. There are a number of ways N or D schools can promote teaching opportunities, including establishing student teaching experiences, publicizing openings at teaching colleges, and having current teachers attend recruiting events to speak about their experiences.

During recruitment, N or D schools also may be able to provide teachers with information on school loan forgiveness opportunities. Many schools that are run in or through juvenile detention, corrections, or neglect programs may be considered “low-income” schools, and teachers working at the schools may qualify to have portions or all of their school loans waived. Facility or school administrators may want to determine (1) whether their school is eligible for this designation, and, if so, (2) list the facility in the Teacher Cancellation Low Income (TCLI) Directory (https://www.tcli.ed.gov/CBSWebApp/tcli/).

What is a "low-income" school?

As defined for the purposes of the TCLI Directory, a "low-income" school is:

- A public or other nonprofit elementary or secondary school
- In a school district of a local educational agency (LEA) that is eligible each year for assistance under Title I of the Elementary and Secondary Education Act (ESEA)
- One in which more than 30 percent of all children enrolled meet a measure of poverty defined under Section 1113(a)(5) (http://www2.ed.gov/policy/elsec/leg/esea02/pg2.html#sec1113) of the ESEA.

You may check to see if a school is listed in the TCLI Directory by using the search function (https://www.tcli.ed.gov/CBSWebApp/servlet/TCLIStateServlet).

How can teachers qualify for loan forgiveness or cancellation?

There are two types of teacher loan adjustments:

- *Loan forgiveness* applies to Federal Direct Subsidized and Direct Unsubsidized Loans, and Subsidized and Unsubsidized Stafford Loans.
- *Loan cancellation* applies to Federal Perkins Loans.

Once a school determines eligibility and is listed in the TCLI Directory, the requirements for qualification vary depending on the type of adjustment a teacher is seeking. The Teacher Loan Forgiveness Web site (http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/teacher) provides detailed information on qualification requirements. These instructions include definitions of a "teacher" and "highly qualified" teaching status, as well as requirements related to the number of years of teaching service that are needed and specifications around the dates in which a student's loans were administered.

What if a school is not listed in the TCLI?

If a school is not listed in the TCLI and you believe it meets the "low-income" criteria, you may reach out to the TCLI contact (https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubStateInfo.jsp) in your State to discuss if and how a school may be included in the Directory.

Key Web Sites:

- Teacher Cancellation Low Income School Directory: https://www.tcli.ed.gov/CBSWebApp/tcli/
- Federal Student Aid, Teacher Loan Forgiveness Web Site: http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/teacher
- TCLI Directory State Contact List: https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubStateInfo.jsp.

www.neglected-delinquent.org