



STUDENT LOAN FORGIVENESS PROGRAMS

Human Resources Division

**A guide to current student loan
forgiveness programs for educators**



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

The Division of Human Resources has compiled a list of Student Loan Forgiveness Programs and Options for educators and employees. The purpose of this guide is to provide you with an overview of information and resources to assist in your pursuit of loan forgiveness.

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. You are encouraged to review the information provided in the following pages to determine which loan forgiveness program best suits your need. If you have questions regarding your student loans and which program is most appropriate for you, please contact your loan issuer. The Los Angeles Unified School District does not provide advisement on student loan forgiveness.

If you find that you are eligible for a loan forgiveness program and you complete the application, you may then submit the forms to the Office of Employee Relations via email to employeverify@lausd.net for completion of 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.

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

Sincerely,

Francisco J. Serrato

LOS ANGELES UNIFIED SCHOOL DISTRICT

Division of Human Resources

Loan Forgiveness Programs and Options

LOAN PROGRAM	SUMMARY OF PROGRAM	NEXT STEPS
<p>1. DIRECT LOAN FORGIVENESS PROGRAM <i>(Teacher Loan Forgiveness Program)</i></p>	<p>A. You must have been employed as a full-time teacher of record for five 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 five consecutive years in a designated elementary, secondary school, or education service agency (District) serving low-income families qualify for the following:</p> <ul style="list-style-type: none"> • 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. • You may receive up to \$17,500 in loan forgiveness if you were employed, full-time as a highly qualified mathematics, science or special education teacher in a secondary school. <p>C. To learn if your school qualifies as a LAUSD, low income Title I school go to the following website: Teacher Cancellation Low Income (TCLI) Directory Federal Student Aid</p>	<p>A. For more information and to access the form visit: https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher</p> <ul style="list-style-type: none"> • 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>” <p>B. Print and complete the <i>Teacher Loan Forgiveness Application</i>.</p> <p>C. Obtain Employment Verification (Section 5: Chief Administrative Officer’s Certification) from the Employee Relations Office at employeverify@lausd.net</p> <p>D. Return the completed application to your loan holder or loan servicer. This is the university/college or financial agency holding the promissory note.</p>
<p>2. PUBLIC SERVICE LOAN FORGIVENESS PROGRAM</p>	<p>A. All employees (classified and certificated) 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. Borrowers 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>A. For more information and to access the PSLF form visit: Public Service Loan Forgiveness Federal Student Aid</p> <p>B. To apply,</p> <ul style="list-style-type: none"> • Complete the Borrower Identification (Sections 1 and 2) and print the form. • Obtain Employment Verification (Section 4: Employer Certification) from the Employee Relations Office at employeverify@lausd.net • Return the completed application to the U.S. Department of Education. Read “Section 7: WHERE TO SEND THE COMPLETED FORM” of the pdf application to locate address.

	LOAN PROGRAM	WHO QUALIFIES	NEXT STEPS
3.	PERKINS LOAN FORGIVENESS/ CANCELLATION PROGRAMS	<p>A. The Perkins Loan Cancellation Plan has less strict requirements concerning loans that can be canceled than Stafford Loans Program. Up to 100% of a Federal Perkins Loan may be cancelled.</p> <p>B. To meet the criteria of the Perkins Loan Cancellation Program applicant must have worked full time in a public or non-profit elementary or secondary school system as a:</p> <ul style="list-style-type: none"> • Teacher serving students in a “low-income” Title I school. • Teacher in the fields of mathematics, science, foreign languages, or bilingual education, or in any other field of expertise determined by a state education agency to have a shortage of qualified teachers in that state or *special education teacher, including teachers of infants, toddlers, children, or youth with disabilities • Must be considered as a full-time professional, certified by the employing school district. Eligibility for teacher cancellation is based on the duties presented in an official position description, not on the position title. <p>C. To see if your school qualifies as a LAUSD Title I school go to the following website: LAUSD Title I school</p> <p>D. For more information visit:</p> <ul style="list-style-type: none"> • https://studentaid.gov/manage-loans/forgiveness-cancellation/perkins • https://www.perkinsloan.net/perkins-loan-forgiveness <p><i>*Special Education Teachers: If you provide one of the services listed below, you qualify as a teacher only if you are licensed, certified, or registered by the appropriate state education agency for that area in which you are providing related special educational services, and the services you provide are part of the educational curriculum for handicapped children. The services are: speech and language pathology and audiology, physical therapy, occupational therapy, psychological and counseling services, and recreational therapy.</i></p>	<p>A. Visit: https://studentaid.gov/manage-loans/forgiveness-cancellation</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 Employment Verification (Section 4: Employer Certification) from the Office of Employee Relations at 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>

For any other loan forgiveness programs, please contact your loan issuer to learn if forgiveness options apply to you. Should you need assistance in obtaining your employee verification, please contact the LAUSD Office of Employee Relations at employeverify@lausd.net.