

Loan Forgiveness for Teachers for Advanced Degrees or Certification

Query – 02.07.2005

<p>Query: Does your state have loan forgiveness type scholarships available for teachers to acquire their masters degree or second-tier certification?</p>	
<p>From: Washington</p>	
<p>Responses:</p>	
New Mexico	Yes – we have the loan for service program. See http://nmche.state.nm.us/collegefinance/teachersaccept.asp for details.
Nevada	Nevada does not have such a program to my knowledge.
Iowa	Iowa - not that I am aware of
Maryland	Maryland does not have a loan forgiveness scholarship for teachers - we do have a loan assistance repayment program for teachers but it is not designed for teachers to acquire their masters degree or second-tier certification - it is tied to teaching in Title I schools or in specific certification areas, such as math and science.
West Virginia	West Virginia does not have a program.
Tennessee	TN does not.
South Carolina	In SC the answer is either “yes and no” or a qualified yes. We have a forgivable loan program for students seeking initial certification, so an “uncertified” student seeking an MAT degree, which leads to initial certification in SC, would be eligible. A certified teacher pursuing a master’s degree would only be eligible for the loan program if the master’s degree leads to certification in one of the designated “critical needs” areas (e.g., math, science, special ed) which are designated annually by the State Board of Education. However, a teacher already certified at the undergraduate level in a critical needs area would NOT be eligible for the forgivable loan for a master’s degree in the same critical needs field. I am not sure what the term “second tier” certification means. If it refers to what we call “add-on certification”, the teacher is eligible for the loan only if a critical needs field is being added when the teacher is not already certified in a critical needs field ,or, if the teacher is already certified in a critical needs area, the teacher is adding certification in a different critical needs area. This may be done at either the undergraduate or graduate level.
Wyoming	Currently Wyoming is working with a foundation to provide no interest loans for teachers who would like to receive national certification. Currently there are three bills before the Wyoming state legislature that would address teacher shortage loan repayment, another loan payment program to recruit and retain “targeted” occupational shortages, which could include certain teaching majors as well as certified preschool, and another to sponsor teacher advancement. All three are still in revision – two in the House and one in the Senate.
Kansas	Kansas does not have a loan forgiveness program available for teachers to acquire their master's degree. The program that we have in place does allow those who have completed a bachelor's degree, and are returning to school for certification, to be eligible. The majority, however, of students awarded are students who are completing their first bachelor's degree.
Washington DC	We don't.
North Dakota	North Dakota has some teacher loan forgiveness programs but only for initial

	certification, not specifically for master's degrees.
Utah	<p>Utah has the Terrel H. Bell Teaching Loan Forgiveness Program for teachers who are in the preparation stages of their bachelor's degree.</p> <p>However, the deans from the colleges of education are able to give the loan to graduate students who are preparing to teach in high need areas.</p> <p>Like other loan programs, for every year a teacher is employed full time in a school district, a year's portion of the loan is forgiven, as the name implies. For teachers who teach in Title I or rural schools, two years of the loan is forgiven.</p> <p>The Terrel H. Bell Teaching Loan Forgiveness Program was initiated by the legislature in the mid 80s.</p>
Wisconsin	While we have talked about this incentive, we currently do not have such a program.
Idaho	Our loan forgiveness program is an in-school program for undergraduates.
New York	The only Loan Forgiveness type of scholarship in New York State is for physicians, although I'm told that "way back when" there was one for teachers, also.
Delaware	<p>We have a couple programs for undergraduate students for loan forgiveness but not for current teachers who are seeking an advanced degree. We do, however, have a tuition reimbursement program for teachers who hold an emergency or temporary certification in a critical need area and are pursuing their certification in that content area. If you would like additional information about the program, here is the link to it: http://www.doe.state.de.us/high-ed/critical.need.htm</p>
Puerto Rico	Not in Puerto Rico.
Maine	None
New Jersey	New Jersey does not, to my knowledge have these kinds of scholarships.
North Carolina	<p>In NC we have a scholarship program for teachers interested in becoming school administrators - the Principal Fellows Program - which includes loan forgiveness if the person serves as an administrator for four years after completing the masters degree. Complete details can be found at: http://www.ga.unc.edu/Principal_Fellows/</p> <p>Also the NC Model Teacher Education Consortium provides tuition reimbursement for second licenses and advanced degrees. See their website at: http://www.ncmttec.org/</p>
Iowa	<p>Yes, the State of Iowa's teacher loan forgiveness program is available to teachers who are interested in acquiring their master's degree or second-tier certification under the following conditions:</p> <ul style="list-style-type: none"> * The prospective student's field of study has to be identified as a shortage area in the state; information on shortage areas must be acquired prior to obtaining the loan. * Loan recipients must be enrolled at least half-time in an accredited education program leading to a degree and certification for teaching in a shortage area. * Recipients may receive forgivable loans of up to \$3,000 per academic year, up to \$9,000 total. * The individual must become certified and work in that shortage area in the state for a period of five years to receive 100% re-imbusement. Otherwise, loan repayment is expected to begin.

Alabama	We used to, but no longer.
North Carolina	N.C. does not have such a program at this time --however a teacher retention task force has just made a rec. to the State Board of Ed. to create one.
Georgia	To the best of my knowledge -no - for graduate programs -had one for undergrads last time I checked.
Oregon	Oregon does not an active loan forgiveness type scholarship for teachers at any level. We did in the past and students in a 5-year program were eligible. At some schools the 5-year program was considered a masters degree program.
Oklahoma	Oklahoma does not have loan forgiveness type scholarships available for teachers to acquire their masters degree or second-tier certification.
Kentucky	<p>Kentucky has a program administered by the Student Loan People called Best in Class. It forgives up to 20% of student loans for certified teachers pursuing Master's degrees or second-tier certification; it applies only to math, science, ESL, and special education teachers, however.</p> <p>http://www.studentloanpeople.com/what_best_in_class.html</p> <p>There is a forgiveness program for teachers in training pursuing initial certification also. It's called the KHEAA Teacher Scholarship.</p> <p>http://www.kheaa.com/prog_tchschi.html</p>
Indiana	Indiana does not have such a policy/program.
New York	<p>New York State has two programs that although, not loan forgiveness programs in the traditional sense, do assist teachers with some of the teacher related expenses associated with teaching credentialing. The two programs are the: Teachers of Tomorrow (TOT); and Teacher Opportunity Corps(TOC).</p> <p>The Teachers of Tomorrow (TOT) program provides a variety of incentives that encourage prospective teachers to teach in a school district that is experiencing a teacher shortage or subject area shortage.</p> <p>The Teachers of Tomorrow(TOT) has two program components that can be use by teachers to defray cost associated with certification:</p> <p>Certification Stipends - Allows teaches with Modified Temporary certification, who agree to teach for at least one year in a teacher of subject shortage area, to receive a stipend for test preparation workshops or other course work needed to achieve initial or provisional certification.</p> <p>Teacher Recruitment Tuition Reimbursement Program- Allow teachers with initial or provisional certification, who agree to teach for at least one year in a teacher shortage or subject shortage area, to receive reimbursement towards the cost of approved course work taken towards earning permanent or professional certification.</p> <p>The Teacher Opportunity Cops (TOC) is a state funded program that enhances the preparation of teachers and prospective teachers in addressing the learning needs of students at risk of truancy, academic failure, or dropping out of school; and to increase the participation rate of historically under represented and economically disadvantaged individuals in teaching careers.</p>

	<p>The Teacher Opportunity Corps (TOC) does not have a specific link to loan forgiveness, but the program does help teachers to attain certification and /or certification via tuition support provided to TOC students as part of their participation in the TOC program. In addition, some of the Institutions of Higher Education that have TOC programs, have allowed TOC students to pay reduced tuition rates as they work toward attaining teaching credentials. Other TOC programs use TOC funds to directly pay part of participants' tuition. Finally, there are some TOC programs that pay for the fees needed for certification exams and fingerprinting.</p>
Kentucky	<p>Kentucky's loan agencies the Kentucky Higher Education Assistance Authority has loan forgiveness programs for teachers in shortage areas and nurses. For details go to www.kheaa.com.</p>
Virginia	<p>Here is the direct link for Virginia's Teacher Forgiveness Scholarship. http://www.pen.k12.va.us/VDOE/newvdoe/vtslp.pdf</p>
West Virginia	<p>West Virginia has a scholarship program (Underwood-Smith Teacher Scholarship Program) designed to enable and encourage outstanding high school graduates to pursue teaching careers. Scholarships are available for undergraduate and graduate studies. Recipients must agree to teach at the public pre-school, elementary, middle or secondary school level in WV for two years for each year of scholarship assistance unless entering a teacher shortage area, an exceptional children's program, a school having less than average academic results or a school in an economically disadvantaged area as designated by the WV Board of Education, when the scholar must teach not less than one year for each year of assistance. Students must be willing to repay the scholarship on a pro rate basis as well as accrued interest at a substantial rate and any required collections fees if he/she fails to fulfill the teaching obligation.</p>
Kentucky	<p>KHEAA does not administer a program that offers loan forgiveness for teachers pursuing graduate level programs of study or secondary certification. However, our sister agency, The Student Loan People, has a Best in Class program which offers interest forgiveness for each year of service in Kentucky to all teachers, counselors and librarians. They also offer loan forgiveness (a certain percentage for each year of service) for math teachers, science teachers, English as a second language teachers and special ed teachers.</p> <p>The Best in Class incentives are subject to change. I would encourage anyone interested in them to contact The Student Loan People at www.studentloanpeople.com.</p>