



TLFF

TEACHER LOAN FORGIVENESS FORBEARANCE REQUEST

Federal Family Education Loan Program/William D. Ford Federal Direct Loan Program

You may qualify for loan forgiveness only if you had no outstanding balance on a Federal Family Education Loan (FFEL) Program loan or a William D. Ford Federal Direct Loan (Direct Loan) Program loan on October 1, 1998, or had no outstanding balance on a FFEL or Direct Loan program loan on the date you obtained a loan after October 1, 1998.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents is subject to penalties that may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0059
Form Approved
Exp. Date 03/31/2011

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN [] [] [] - [] [] - [] [] [] []

Name _____

Address _____

City, State, Zip Code _____

Telephone - Home () _____

Telephone - Other () _____

E-mail (optional) _____

SECTION 2: BORROWER'S LOAN FORGIVENESS FORBEARANCE REQUEST, UNDERSTANDINGS, AND CERTIFICATION

Before completing this section, carefully read the entire form, including the general information and instructions, terms and conditions, definitions, and eligibility requirements in Sections 3, 4, 5, 6, and 7 on this form.

- I request forbearance of payments on my eligible FFEL and/or Direct Loan program loan(s) while I am performing qualifying teaching service as a full-time teacher in an elementary or secondary school.
Full time in an elementary school as a highly qualified special education teacher for children with disabilities.
Full time in a secondary school as a highly qualified special education teacher for children with disabilities.
Full time in a secondary school as a highly qualified mathematics teacher.
Full time in a secondary school as a highly qualified science teacher.
Full time in a secondary school (i) in a subject area relevant to my academic major, or (ii) as a highly qualified secondary school teacher.
Full time in an elementary school (i) where I demonstrate knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum, or (ii) as a highly qualified elementary school teacher.

The current academic year of teaching service for which I am requesting forbearance begins/began on (mm-dd-yyyy) and ends on (mm-dd-yyyy). I anticipate completing my fifth year of qualifying teaching service on (mm-dd-yyyy). I am/will be performing my qualifying teaching service at the following location:

School Name (Not School District)

Check here if this school is operated by the Bureau of Indian Education (BIE) or operated on an Indian reservation by an Indian tribal group under contract with the BIE.

Telephone

School Address (Street, City, State, Zip Code)

County

- I understand that: (1) this forbearance is granted in twelve-month increments and if I choose to extend it, I must reapply for it each year during the five consecutive years of required employment; (2) any unpaid interest that accrues during the forbearance period may be capitalized, as permitted by law; (3) I qualify for this forbearance only if my loan holder determines that the expected forgiveness amount for which I am performing qualifying service (i.e., up to \$5,000 or up to \$17,500, as applicable) will satisfy the anticipated outstanding balance of my eligible loan(s) at the end of my fifth year of qualifying service; and (4) if I am past due on payments not covered by this forbearance, my loan holder may grant me a separate forbearance to resolve the delinquency on these payments at the time my request is processed.
I certify that: (1) the information I provided in this section is true and correct; (2) upon termination of the forbearance I agree to repay the loan(s) according to the terms of my promissory note(s) and repayment schedule(s); (3) I will notify my loan holder immediately if my teaching service at an eligible school ends or I otherwise become ineligible for the Teacher Loan Forgiveness Program; and (4) I meet the eligibility requirements and have read and understand the terms and conditions, definitions, and eligibility criteria for the Teacher Loan Forgiveness Program in Sections 4, 5, 6, and 7.

Borrower's Signature

Today's Date (mm-dd-yyyy)

SECTION 3: GENERAL INFORMATION AND INSTRUCTIONS FOR FORBEARANCE REQUEST

- The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full time for five consecutive, complete academic years in certain elementary and secondary schools that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their FFEL and/or Direct Loan program loans. Your loan holder will not return any payments you make during the period in which you meet the qualifications for this loan forgiveness. This forbearance is intended to assist borrowers who are expected to qualify for forgiveness of their total loan amounts, by allowing them to not make payments during this period.
- Type or print using dark ink. Provide all requested information. Show dates as mm-dd-yyyy (for example, "January 1, 2008" = "01-01-2008").
- If you do not qualify for this forbearance this year, you may contact your loan holder(s) for other forbearance options or reapply for this forbearance in a year when you are completing five consecutive, complete years of teaching service.
- Return the completed form to the address shown in Section 8. If you are applying for forbearance of loans that are held by different loan holders, you must submit a separate Teacher Loan Forgiveness Forbearance Request to each loan holder.

SECTION 4: TERMS AND CONDITIONS

- If you are determined to be eligible for loan forgiveness under this program, your loan holder will not refund any payments that you made or that were made on your behalf before the determination of eligibility.
- You are not eligible to receive forgiveness for more than a combined total of \$17,500 of principal and interest of your FFEL and/or Direct Loan program loan(s). You are responsible for repaying any loan balance that remains after the forgiveness has been granted.
- Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: (1) unsubsidized Federal Stafford Loan(s) or Direct Unsubsidized Loan(s), (2) subsidized Federal Stafford Loan(s) or Direct Subsidized Loan(s), and (3) Federal Consolidation Loan, Direct Unsubsidized Consolidation Loan, or Direct Subsidized Consolidation Loan.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this form or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.

SECTION 5: DEFINITIONS

- An **academic year** is:
 - One complete school year at the same school, or
 - Two complete and consecutive half years at different schools, or
 - Two complete and consecutive half years from different school years at either the same school or different schools.Half years exclude summer sessions. Two half years generally fall within a 12-month period. For schools that have a year-round program of instruction, a minimum of nine months is considered an academic year.
- **Capitalization** is the addition of unpaid interest to the principal balance of a loan. This will increase the principal and total cost of the loan.
- The **Chief Administrative Officer** is the official in a school (such as a principal, an assistant principal, or a superintendent) who is responsible for supervising the employment of teachers and who has access to records relating to teachers' experience and qualifications for teaching.
- A **child with a disability** is a child who needs special education and related services because the child has mental retardation, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance, an orthopedic impairment, autism, a traumatic brain injury, another health impairment, or a specific learning disability. For a child age 3 through 9, the term a child with disability may, at the discretion of the state and the local educational agency, include a child who needs special education and related services because the child is experiencing developmental delays, as defined by the state and as measured by appropriate diagnostic instruments and procedures, in one or more of the following areas: physical development, cognitive development, communication development, social or emotional development, or adaptive development.
- An **elementary school** is a public or nonprofit private school that provides elementary education as determined by state law or, if the school is not in a state, by the U.S. Department of Education.
- A **forbearance** is a temporary cessation of payments, an extension of time for making payments, or temporary acceptance of smaller payments than previously scheduled. The borrower is responsible for any interest that accrues on a loan during forbearance. If the borrower does not pay the interest that accrues on the loan, the interest may be capitalized.
- **Full time** means the standard used by a state in defining full-time employment as a teacher. If you teach in more than one school, full time is based on the combination of all of your qualifying employment.
- The **holder of a Direct Loan Program** loan is the U.S. Department of Education. The **holder of a FFEL Program** loan may be a lender, guaranty agency, or the U.S. Department of Education.
- **Loans that are eligible for forgiveness** are Federal Stafford Loans (subsidized and unsubsidized), Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), and any portion of a Federal Consolidation Loan or Federal Direct Consolidation Loan that paid off an eligible Federal Stafford Loan, Direct Subsidized Loan, or Direct Unsubsidized Loan.
- A **secondary school** is a public or nonprofit private school that provides secondary education as determined by state law or, if the school is not in a state, by the U.S. Department of Education.
- **Special education** means specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability, including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education, i.e., physical therapy.
- A **teacher** is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers. School librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.

SECTION 6: DEFINITION OF HIGHLY QUALIFIED

Public and private school teachers may meet different criteria in order to be considered “highly qualified” for the purposes of the Teacher Loan Forgiveness Program, as explained below.

Public School Teachers

■ To be a highly qualified teacher, a teacher in a public elementary or secondary school must:

- Have obtained full state certification as a teacher (including certification obtained through alternative routes to certification) or passed the state teacher licensing examination, and hold a license to teach in that state, except that when used with respect to teaching in a public charter school, the term “highly qualified teacher” means that the teacher meets the requirements set forth in the state’s public charter school law; and
- Not have had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

In addition:

• An elementary school teacher who is new to the profession also is considered highly qualified if the teacher:

1. Holds at least a bachelor’s degree; and
2. Has demonstrated, by passing a rigorous state test, subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum (which may consist of passing a state-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum).

• A middle or secondary school teacher who is new to the profession also is considered highly qualified if the teacher:

1. Holds at least a bachelor’s degree; and
2. Has demonstrated a high level of competency in each of the academic subjects in which the teacher teaches by:
 - (a) Passing a rigorous state academic subject test in each of the academic subjects in which the teacher teaches (which may consist of a passing level of performance on a state-required certification or licensing test or tests in each of the academic subjects in which the teacher teaches); or
 - (b) Successful completion, in each of the academic subjects in which the teacher teaches, of an academic major, a graduate degree, coursework equivalent to an undergraduate academic major, or advanced certification or credentialing.

• An elementary, middle, or secondary school teacher who is not new to the profession also is considered highly qualified if the teacher holds at least a bachelor’s degree and:

1. Meets the applicable standards of an elementary, middle, or secondary school teacher who is new to the profession; or
2. Demonstrates competence in all the academic subjects in which the teacher teaches based on a high objective, uniform state standard of evaluation that:
 - (a) Is set by the state for both grade appropriate academic subject matter knowledge and teaching skills;
 - (b) Is aligned with challenging state academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators;
 - (c) Provides objective, coherent information about the teacher’s attainment of core content knowledge in the academic subjects in which a teacher teaches;
 - (d) Is applied uniformly to all teachers in the same academic subject and the same grade level throughout the state;
 - (e) Takes into consideration, but is not based primarily on, the time the teacher has been teaching in the academic subject;
 - (f) Is made available to the public upon request; and
 - (g) May involve multiple, objective measures of teacher competency.

Private School Teachers

■ To be a highly qualified teacher, a teacher in a private, non-profit elementary or secondary school who is not a highly qualified teacher as defined above must:

- Be permitted to and satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas. The competency tests must be recognized by five or more states for the purposes of fulfilling the highly qualified teacher requirements under section 9101 of the Elementary and Secondary Education Act of 1965; and
- Achieve a score on each test that equals or exceeds the average passing score for those five states.

SECTION 7: ELIGIBILITY REQUIREMENTS

■ To qualify for loan forgiveness under this program, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan Program loan or a FFEL Program loan after October 1, 1998.

■ If you are in default on a FFEL and/or Direct Loan program loan(s), you are not eligible for forgiveness of that loan(s) unless you have made satisfactory repayment arrangements with the holder of the defaulted loan(s).

■ The loan(s) for which you are seeking forgiveness was made prior to the end of your five academic years of qualifying teaching service.

■ You have not received benefits through the AmeriCorps Program under Subtitle D of Title I of the National and Community Service Act of 1990 for the same teaching service for which you are seeking forgiveness on your FFEL and/or Direct Loan program loan(s).

■ You must have been employed as a full-time teacher for five consecutive, complete academic years, at least one of which was after the 1997-1998 academic year, in an elementary or secondary school that:

- Is in a school district that qualifies for funds under Title I of the Elementary and Secondary Education Act of 1965, as amended;
- Has been selected by the U.S. Department of Education based on a determination that more than 30 percent of the school’s total enrollment is made up of children who qualify for services provided under Title I; and
- Is listed in the *Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits* (See website address at <http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp>). If this directory is not available before May 1 of any year, the previous year’s directory may be used.

Note: All elementary and secondary schools operated by the Bureau of Indian Education (BIE) or operated on Indian reservations by Indian tribal groups under contract with the BIE qualify as schools serving low-income students. These schools are qualifying schools for purposes of this loan forgiveness program.

■ If your school meets the above requirements for at least one year of your teaching service, but does not meet these requirements during subsequent years, your subsequent years of teaching at the school may be counted toward the required five consecutive, complete academic years of teaching.

