

Q & A Handout: **Federal Student Loan Forgiveness**

What loans qualify for this expanded loan forgiveness?

Qualifying federal loans for teacher loan forgiveness now include Perkins Loans, Federal Family Education Loans (FFEL), and Direct Loans that were borrowed on or after October 1, 1998. A borrower is ineligible if he or she had a federal loan balance on October 1, 1998.

Who qualifies for this loan forgiveness?

A teacher must meet all of the following criteria:

- Borrowed Perkins, FFEL, and Direct Loans on or after October 1, 1998.
- Taught at a low-income school for five years.
- Highly qualified teacher. Math, science, and special education teachers are eligible for up to \$17,500. Teachers who are highly qualified but do not teach math, science or special education are eligible for up to \$5,000 in loan forgiveness.

How are loans forgiven?

Loans are forgiven through loan providers, not the Kennedy Foundation. Contact your loan provider to (1) make sure that your loans qualify and (2) ask any questions you have about the application process.

What is the definition of a low-income school?

A low-income school for teacher loan cancellation purposes is a public or private non-profit elementary or secondary school that is located in a school district that qualifies for Title I funds and has more than 30 percent of the school's total enrollment made up of Title I children.

- The low-income school must be listed on the Teacher Cancellation Low Income Directory is at: <https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp>
- Find your state contact information and refer questions about low-income school eligibility at: <https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubStatelInfo.jsp>

Can therapists and other special education personnel besides teachers qualify for this loan forgiveness?

No. At this point, only teachers qualify. "Teacher" means a person who is qualified to provide direct classroom teaching or classroom-type teaching in a non-classroom setting. More on this definition can be found at <http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp?tab=repaying>

Can current teaches who are getting certified use this loan forgiveness?

Maybe. However, to qualify for Stafford and Perkins program loans, a student must be enrolled at a postsecondary school, including college, university, or proprietary school at least half-time.

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