Federal Teacher Loan Forgiveness Program

Wondering whether you can get your federal student loans forgiven for your service as a teacher?

Under the Teacher Loan Forgiveness Program, if you teach full-time for five complete and consecutive academic years in a low-income school or educational service agency, and meet other qualifications, you may be eligible for forgiveness of up to $17,500 on your Direct Subsidized and Unsubsidized Loans and your Subsidized and Unsubsidized Federal Stafford Loans.

If you have a Direct Consolidation Loan or a Federal Consolidation Loan, you may be eligible for forgiveness of the outstanding portion of the consolidation loan that repaid an eligible Direct Subsidized Loan, Direct Unsubsidized Loan, Subsidized Federal Stafford Loan, or Unsubsidized Federal Stafford Loan.

What are the eligibility requirements?

- You must not have had an outstanding balance on Direct Loans or Federal Family Education Loan (FFEL) Program loans as of Oct. 1, 1998, or on the date that you obtained a Direct Loan or FFEL Program loan after Oct. 1, 1998.
- You must have been employed as a full-time, highly qualified teacher for five complete and consecutive academic years, and at least one of those years must have been after the 1997–98 academic year.
- You must have been employed at an elementary school, secondary school, or educational service agency that serves low-income students (a "low-income school or educational service agency").
- The loan(s) for which you are seeking forgiveness must have been made before the end of your five academic years of qualifying teaching service.

Teaching for Less Than a Complete Academic Year

If you were unable to complete a full academic year of teaching, that year may still be counted toward the required five complete and consecutive academic years if

- you completed at least one-half of the academic year; and
- your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement; and
- you were unable to complete the academic year because

Who is considered a teacher?

A teacher is a person who provides direct classroom teaching, or classroom-type teaching in a non-classroom setting. Special education teachers are considered teachers.

Am I a highly qualified teacher?

There are basic requirements that all teachers must meet to be considered highly qualified. There are also additional requirements that you must meet depending on whether you’re an elementary or secondary school teacher, and whether you’re new to the teaching profession.

Basic Requirements for All Teachers

To be a highly qualified teacher, you must have

- attained at least a bachelor’s degree;
- received full state certification as a teacher; and
- not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

You’re considered to have received full state certification even if you received your certification through alternative routes to certification or by passing the state teacher licensing examination.

For more information visit:
https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher