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Award Year:

Subject: Revised Teacher Loan Forgiveness Application and Forbearance Request Forms

Summary: This letter announces the approval of revised versions of the Teacher Loan Forgiveness Application and Teacher Loan Forgiveness Forbearance Request forms for use by borrowers in the Federal Family Education Loan (FFEL) Program and the William D. Ford Federal Direct Loan (Direct Loan) Program

Posted on 07-07-2008

Dear Colleague:

The Office of Management and Budget (OMB) has approved revised versions of the Teacher Loan Forgiveness Application and Teacher Loan Forgiveness Forbearance Request forms for use by borrowers in the FFEL and Direct Loan programs. The revised forms are attached to this letter.

The Teacher Loan Forgiveness Application is used by borrowers to apply for loan forgiveness after they have completed at least five consecutive, complete academic years of full-time qualifying teaching service at a low-income elementary or secondary school.

The Teacher Loan Forgiveness Forbearance Request is used by borrowers to apply for forbearance while they are completing their qualifying teaching service prior to applying for loan forgiveness. Borrowers may receive forbearance based on performing qualifying teaching service only if their loan forgiveness benefit (up to \$5,000 or up to \$17,500, as applicable) will satisfy their total anticipated

outstanding loan balance at the end of the fifth year of qualifying teaching service.

### Implementation of the Revised Forms

Program participants may begin distributing the attached (in both WORD and PDF formats) OMB-approved revised forms immediately. Beginning January 1, 2009, only the attached revised forms may be provided to borrowers. However, the previous versions of the forms may continue to be processed after that date.

### Imaging Technology

Each of the attached forms instructs the borrower to complete and sign the form in ink. This request is made to accommodate imaging technology, but a pencil signature does not invalidate a form.

In developing the forms, consideration was given to bar coding. Accordingly, the space at the top, bottom, or sides of the forms may be used for this purpose.

### Printing Instructions

The attached forms must be printed with black ink on white paper. The typeface, point size, and general presentation of the forms may not be changed from the versions that were approved by OMB. However, program participants may remove bold type in section headings or may add bold or italic type to the instructions. In addition, the order of the program names that appears throughout the forms - Federal Family Education Loan Program/William D. Ford Federal Direct Loan Program - may be reversed depending on which program is using the forms.

### Obtaining Copies for Reproduction

The revised forms, in both Microsoft Word and PDF format, are provided as attachments to this letter. They will also be available in PDF format on the [NCHELP](#) web site. Guaranty agencies are responsible for ensuring that the forms used by the agencies and their lenders are identical to the forms approved by OMB. No changes may be made to the forms except as expressly authorized above.

Sincerely,

Jeff Baker, Director  
Policy Liaison and Implementation

Attachments/Enclosures:

[Teacher Loan Forgiveness Application in Microsoft Word Format, 156KB, 4 Pages](#)

[Teacher Loan Forgiveness Application in PDF Format, 93KB, 4 Pages](#)

[Teacher Loan Forgiveness Forbearance Request in Microsoft Word Format, 146KB, 4 Pages](#)



TLFA

# TEACHER LOAN FORGIVENESS APPLICATION

## 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 REQUEST, PREVIOUS LOAN FORGIVENESS INFORMATION, UNDERSTANDINGS, AND CERTIFICATION

*The borrower must complete this section.*

Before completing this section, carefully read the entire form, including the general information and instructions, terms and conditions, definitions, and eligibility requirements in Sections 4, 5, 6, 7, and 8 on this form.

#### Loan Forgiveness Request

I request forgiveness on my FFEL and/or Direct Loan Program loan(s) based on my employment as a full-time teacher in an elementary or secondary school for at least five consecutive, complete academic years. (Note: School librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.) During the period that qualifies me for loan forgiveness, I taught (check only **one** box):

- Full time in an elementary school as a highly qualified special education teacher for children with disabilities. The children's disabilities corresponded to my special education training, and I demonstrated knowledge and teaching skills in the content areas of the elementary or secondary school curriculum (loan forgiveness of up to \$17,500).
- Full time in a secondary school as a highly qualified special education teacher for children with disabilities. The children's disabilities corresponded to my special education training, and I demonstrated knowledge and teaching skills in the content areas of the elementary or secondary school curriculum (loan forgiveness of up to \$17,500).
- Full time in a secondary school as a highly qualified mathematics teacher (loan forgiveness of up to \$17,500).
- Full time in a secondary school as a highly qualified science teacher (loan forgiveness of up to \$17,500).
- 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 (loan forgiveness of up to \$5,000).
- Full time in an elementary school (i) where I demonstrated 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 (loan forgiveness of up to \$5,000).

#### Previous Loan Forgiveness Information

Check one of the boxes below:

- I have not previously applied for or received forgiveness on my FFEL and/or Direct Loan program loan(s) under this Teacher Loan Forgiveness Program.
- I have applied for or received forgiveness on my FFEL and/or Direct Loan program loan(s) under this Teacher Loan Forgiveness Program with the loan holder listed below. (If you check this box, provide the loan holder and forgiveness amount information requested below. If you have applied for but have not yet received forgiveness, leave "Forgiveness Amount" blank.)

Loan Holder Name \_\_\_\_\_ Loan Holder Telephone/Web Site \_\_\_\_\_ Forgiveness Amount \$ \_\_\_\_\_

#### Understandings and Certification

I understand that a forbearance of principal and accrued interest will be applied on the qualifying loan(s) from the date my loan holder receives my completed loan forgiveness application through the date the loan forgiveness request is approved or denied, unless I notify my loan holder that I intend to make regular payments during this period. However, making regular payments may reduce the amount of my loan forgiveness. I understand that any unpaid interest that accrues during the forbearance may be capitalized.

I certify that: (1) The information I provided in Sections 1 and 2 is true and correct; (2) I have read and understand the terms and conditions in Section 5 and the definitions in Sections 6 and 7; and (3) I meet eligibility requirements for teacher loan forgiveness as explained in Section 8.

Borrower's Signature \_\_\_\_\_ Today's Date (mm-dd-yyyy) \_\_\_\_\_

### SECTION 3: CHIEF ADMINISTRATIVE OFFICER'S CERTIFICATION

*The Chief Administrative Officer, such as principal, assistant principal, or superintendent, must complete this section.*

Before completing this section, carefully read the general information and instructions, definitions, and eligibility requirements in Sections 4, 6, 7, and 8. More than one Chief Administrative Officer's certification may be required. Return the completed form to the borrower.

I certify, to the best of my knowledge and belief, that the borrower has met the teaching service requirements for loan forgiveness as specified in Sections 6, 7, and 8. In addition, I certify that, during the period for which the borrower is seeking forgiveness, the borrower was a teacher as defined in Section 6 and taught full time for consecutive, complete academic year(s) from \_\_\_\_\_ (mm-dd-yyyy) to \_\_\_\_\_ (mm-dd-yyyy) at an eligible Title I school(s) in the capacity that the borrower has indicated in Section 2.

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.

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

County \_\_\_\_\_

Chief Administrative Officer's Name and Title (Printed) \_\_\_\_\_

Telephone \_\_\_\_\_

Chief Administrative Officer's Signature \_\_\_\_\_

Today's Date (mm-dd-yyyy) \_\_\_\_\_

#### SECTION 4: GENERAL INFORMATION AND INSTRUCTIONS

- 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. For complete terms and conditions and eligibility requirements, see Sections 5 and 8.
- Before completing Section 2, carefully read Sections 5, 6, 7, and 8. Be sure to provide all requested information. Type or print using dark ink. Show dates as mm-dd-yyyy (for example, show "January 1, 2008" as "01-01-2008").
- The Chief Administrative Officer of the school at which you performed your qualifying teaching service must complete Section 3. If you taught at more than one school during the same academic year, the Chief Administrative Officer from one of the schools may complete Section 3. If you taught at different schools during different academic years, the Chief Administrative Officers from all of the schools must certify your eligibility. If you need more than one Chief Administrative Officer's certification, the additional certifications, containing the information in Section 3, may be provided on a separate piece of paper and submitted with your completed form.
- **Return the completed form to the address shown in Section 9.** If you are applying for forgiveness of loans that are held by different loan holders, you must submit a separate form to each loan holder.

#### SECTION 5: 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 6: 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 a 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 FFEL Program** loan may be a lender, guaranty agency, or the U.S. Department of Education. The **holder of a Direct Loan Program** loan is 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 7: 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 8: 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.

## SECTION 8: ELIGIBILITY REQUIREMENTS (continued)

- If your five consecutive, complete years of qualifying teaching service began **before October 30, 2004**:
    - You may receive up to \$5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
      1. A full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or
      2. A full-time secondary school teacher who taught in a subject area that was relevant to your academic major.
    - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
      1. A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
      2. A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.
  - If your five consecutive, complete years of qualifying teaching service began **on or after October 30, 2004**:
    - You may receive up to \$5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary school teacher.
    - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
      1. A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
      2. A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.
  - If you were unable to complete an academic year of teaching, that year may still be counted toward the required five consecutive, complete 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:
      1. You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; or
      2. You had a condition covered under the Family and Medical Leave Act of 1993 (FMLA); or
      3. You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces.
- Note:** Absence due to a period of postsecondary education, a condition covered under the FMLA, or active duty service, including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year, does not constitute a break in the required five consecutive, complete years of qualifying teaching service.

## SECTION 9: WHERE TO SEND THE COMPLETED TEACHER LOAN FORGIVENESS APPLICATION

Return the completed form and any attachments to:  
(If no address is shown, return to your loan holder.)

If you need help completing this form, call:  
(If no phone number is shown, call your loan holder.)

## SECTION 10: IMPORTANT NOTICES

**Privacy Act Disclosure Notice:** The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq.* and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program and/or Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

**Paperwork Reduction Notice:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0059. The time required to complete this information collection is estimated to average 0.33 hours (20 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4700.

**If you have questions regarding the status of your submission of this form, contact your loan holder (see Section 9).**



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. (Note: School librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.) During the period that qualifies me for this forbearance, I am teaching (check only **one** box):
  - Full time in an elementary school as a highly qualified special education teacher for children with disabilities. The children's disabilities correspond to my special education training, and I demonstrate knowledge and teaching skills in the content areas of the elementary or secondary school curriculum (*loan forgiveness of up to \$17,500*).
  - Full time in a secondary school as a highly qualified special education teacher for children with disabilities. The children's disabilities correspond to my special education training, and I demonstrate knowledge and teaching skills in the content areas of the elementary or secondary school curriculum (*loan forgiveness of up to \$17,500*).
  - Full time in a secondary school as a highly qualified mathematics teacher (*loan forgiveness of up to \$17,500*).
  - Full time in a secondary school as a highly qualified science teacher (*loan forgiveness of up to \$17,500*).
  - 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 (*loan forgiveness of up to \$5,000*).
  - 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 (*loan forgiveness of up to \$5,000*).

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.

**SECTION 8: ELIGIBILITY REQUIREMENTS (continued)**

- If your five consecutive, complete years of qualifying teaching service began **before October 30, 2004**:
    - You may receive up to \$5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
      1. A full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or
      2. A full-time secondary school teacher who taught in a subject area that was relevant to your academic major.
    - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
      1. A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
      2. A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.
  - If your five consecutive, complete years of qualifying teaching service began **on or after October 30, 2004**:
    - You may receive up to \$5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary school teacher.
    - You may receive up to \$17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
      1. A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
      2. A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.
  - If you were unable to complete an academic year of teaching, that year may still be counted toward the required five consecutive, complete 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:
      1. You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; or
      2. You had a condition covered under the Family and Medical Leave Act of 1993 (FMLA); or
      3. You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces.
- Note:** Absence due to a period of postsecondary education, a condition covered under the FMLA, or active duty service, including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year, does not constitute a break in the required five consecutive, complete years of qualifying teaching service.

**SECTION 8: WHERE TO SEND THE COMPLETED TEACHER LOAN FORGIVENESS FORBEARANCE REQUEST**

Return the completed form and any attachments to:  
(If no address is shown, return to your loan holder.)

If you need help completing this form, call:  
(If no phone number is shown, call your loan holder.)

**SECTION 9: IMPORTANT NOTICES**

**Privacy Act Disclosure Notice:** The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you: The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq.* and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate. The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program and/or Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically. The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status. In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

**Paperwork Reduction Notice:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0059. The time required to complete this information collection is estimated to average 0.33 hours (20 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4700.

**If you have questions regarding the status of your submission of this form, contact your loan holder (see Section 8).**